

ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS NO. 247

# TREASURY DEPARTMENT

## OFFICE OF THE COMPTROLLER OF THE CURRENCY

Washington, D. C., August 24, 1953

Condition of National Banks in the United States on June 30, 1952,  
Sept. 5, 1952, Dec. 31, 1952, Apr. 20, 1953, and June 30, 1953

[In thousands of dollars]



	June 30, 1952 (4,932 banks)	Sept. 5, 1952 (4,927 banks)	Dec. 31, 1952 (4,916 banks)	Apr. 20, 1953 (4,890 banks)	June 30, 1953 (4,881 banks)
<b>ASSETS</b>					
Loans and discounts, including overdrafts.....	33,170,408	33,782,046	36,119,673	36,566,806	36,537,355
U. S. Government securities, direct obligations.....	34,678,113	34,971,610	35,921,239	33,449,868	33,025,310
Obligations guaranteed by U. S. Government.....	16,427	11,761	15,203	21,283	23,744
Obligations of States and political subdivisions.....	5,810,343	5,988,324	5,962,753	6,314,550	6,218,735
Other bonds, notes, and debentures.....	2,393,571	2,344,284	2,176,230	2,068,282	2,066,839
Corporate stocks, including stocks of Federal Reserve banks.....	187,240	188,113	196,860	199,290	200,901
<i>Total loans and securities.....</i>	<i>76,256,102</i>	<i>77,286,138</i>	<i>80,411,958</i>	<i>78,620,079</i>	<i>78,072,884</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	23,991,529	23,553,507	26,399,403	23,980,820	24,343,646
Bank premises owned, furniture and fixtures.....	717,394	727,839	747,912	769,024	776,291
Real estate owned other than bank premises.....	19,986	21,210	22,555	22,123	23,775
Investments and other assets indirectly representing bank premises or other real estate.....	58,036	58,394	57,876	58,539	58,911
Customers' liability on acceptances.....	141,522	138,049	169,263	146,341	122,472
Income accrued but not yet collected.....	196,424	239,444	190,542	186,200	183,772
Other assets.....	160,571	149,127	133,234	155,474	129,525
<b>Total assets.....</b>	<b>101,541,564</b>	<b>102,173,708</b>	<b>108,132,743</b>	<b>103,938,600</b>	<b>103,711,276</b>
<b>LIABILITIES</b>					
Demand deposits of individuals, partnerships, and corporations.....	52,234,586	53,075,645	56,682,902	53,713,797	53,369,383
Time deposits of individuals, partnerships, and corporations.....	20,720,190	20,905,423	21,517,160	21,881,788	22,285,848
Deposits of U. S. Government and postal savings.....	3,681,910	2,817,219	3,251,638	2,389,701	2,486,392
Deposits of States and political subdivisions.....	6,231,989	5,875,435	6,271,676	6,451,277	6,627,528
Deposits of banks.....	8,587,305	8,657,187	9,920,522	8,428,765	8,596,634
Other deposits (certified and cashiers' checks, etc.).....	1,533,710	1,172,936	1,613,878	1,470,809	1,383,168
<b>Total deposits.....</b>	<b>92,989,690</b>	<b>92,503,845</b>	<b>99,257,776</b>	<b>94,336,137</b>	<b>94,748,953</b>
<i>Demand deposits.....</i>	<i>70,742,199</i>	<i>70,055,745</i>	<i>76,159,288</i>	<i>70,843,146</i>	<i>70,774,840</i>
<i>Time deposits.....</i>	<i>22,247,491</i>	<i>22,448,100</i>	<i>23,118,488</i>	<i>23,492,991</i>	<i>23,974,113</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	42,046	1,069,238	75,921	626,840	45,510
Mortgages or other liens on bank premises and other real estate.....	230	242	238	253	206
Acceptances outstanding.....	147,053	145,359	179,294	158,487	133,223
Income collected but not yet earned.....	219,212	246,314	279,843	312,622	314,745
Expenses accrued and unpaid.....	359,499	449,355	434,672	448,576	389,395
Other liabilities.....	887,771	791,584	845,778	877,995	840,520
<b>Total liabilities.....</b>	<b>94,645,501</b>	<b>95,205,937</b>	<b>101,073,522</b>	<b>96,760,910</b>	<b>96,472,552</b>
<b>CAPITAL ACCOUNTS</b>					
Capital stock (see memoranda below).....	12,203,466	2,207,921	2,224,852	2,254,842	2,264,629
Surplus.....	3,175,879	3,197,085	3,334,218	3,357,960	3,410,122
Undivided profits.....	11,252,544	1,296,349	1,225,731	1,300,877	1,296,655
Reserves and retirement account for preferred stock.....	204,174	266,416	274,420	264,011	267,318
<b>Total capital accounts.....</b>	<b>6,896,063</b>	<b>6,967,771</b>	<b>7,059,221</b>	<b>7,177,690</b>	<b>7,238,724</b>
<b>Total liabilities and capital accounts.....</b>	<b>101,541,564</b>	<b>102,173,708</b>	<b>108,132,743</b>	<b>103,938,600</b>	<b>103,711,276</b>
<b>MEMORANDA</b>					
Par value of capital stock:					
Class A preferred stock.....	5,802	5,752	5,229	5,132	5,171
Class B preferred stock.....	571	567	437	487	487
Common stock.....	12,197,093	2,201,602	2,219,186	2,249,223	2,258,971
<b>Total.....</b>	<b>12,203,466</b>	<b>2,207,921</b>	<b>2,224,852</b>	<b>2,254,842</b>	<b>2,264,629</b>
Retirable value of preferred capital stock:					
Class A preferred stock.....	9,690	9,515	8,558	8,339	8,315
Class B preferred stock.....	826	822	512	512	512
<b>Total.....</b>	<b>10,516</b>	<b>10,337</b>	<b>9,070</b>	<b>8,851</b>	<b>8,827</b>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	12,955,353	13,914,391	12,825,333	13,132,333	12,496,309

<sup>1</sup> Revised.

R. M. GIDNEY,  
Comptroller of the Currency.

**Loans and U. S. Government Obligations Held by National Banks, June 30, 1952,  
Sept. 5, 1952, Dec. 31, 1952, Apr. 20, 1953, and June 30, 1953**

[In thousands of dollars]

	June 30, 1952 (4,932 banks)	Sept. 5, 1952 (4,927 banks)	Dec. 31, 1952 (4,916 banks)	Apr. 20, 1953 (4,890 banks)	June 30, 1953 (4,881 banks)
Loans and discounts (including rediscounts and overdrafts):					
Commercial and industrial loans, including open-market paper.....	15,362,876	15,509,764	<sup>1</sup> 16,895,489	16,785,508	16,574,920
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	33,451	196,847	306,505	251,773	115,039
Other loans to farmers.....	1,745,476	1,728,574	1,580,078	1,575,168	1,628,950
Loans to brokers and dealers in securities.....	917,187	652,427	924,034	827,400	744,577
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities.....	502,975	558,057	574,424	575,532	570,763
Real-estate loans:					
Secured by farm land.....	402,095	401,462	<sup>1</sup> 402,931	409,959	415,437
Secured by residential properties:					
Insured by Federal Housing Administration.....	1,930,779	1,986,871	2,094,575	2,134,826	2,170,268
Insured or guaranteed by Veterans' Administration.....	1,854,766	1,871,087	1,898,053	1,900,837	1,909,393
Not insured or guaranteed by FHA or VA.....	2,381,689	2,452,251	2,524,122	2,565,260	2,615,302
Secured by other properties.....	1,279,321	1,295,214	1,344,949	1,381,081	1,398,103
Other loans to individuals:					
Retail automobile installment paper.....	1,748,173	1,822,225	2,026,943	2,267,088	2,453,772
Other retail installment paper.....	848,639	903,443	1,061,222	1,169,487	1,227,218
Repair and modernization installment loans.....	769,908	825,988	912,072	925,623	973,482
Installment cash loans.....	874,919	894,846	952,086	995,133	1,026,759
Single-payment loans.....	2,104,491	2,116,927	2,165,522	2,234,168	2,250,702
Loans to banks.....	70,798	177,278	84,510	141,883	81,327
All other loans.....	812,154	860,225	867,719	931,173	901,271
Overdrafts.....	25,772	26,474	22,735	26,484	21,918
Total gross loans.....	33,665,469	34,279,960	36,637,969	37,098,383	37,079,201
Less valuation reserves.....	495,061	497,914	518,296	531,577	541,846
Net loans.....	33,170,408	33,782,046	36,119,673	36,566,806	36,537,355
U. S. Government obligations, direct and guaranteed:					
Direct obligations:					
Treasury bills.....	3,714,171	3,052,071	4,486,019	2,567,566	2,845,535
Treasury certificates of indebtedness.....	4,172,468	3,704,418	3,073,065	2,717,503	2,728,239
Treasury notes.....	6,645,745	6,658,962	6,750,214	6,609,188	6,394,239
United States nonmarketable bonds (savings, investment series A-1965, B-1975-80, and depositary bonds).....	1,318,984	1,329,895	1,352,473	1,348,321	1,343,738
Other bonds maturing in 5 years or less.....	11,150,943	11,049,618	10,797,671	10,860,750	11,779,126
Other bonds maturing in 5 to 10 years.....	4,323,040	5,782,641	6,222,528	6,102,681	5,098,560
Other bonds maturing in 10 to 20 years.....	1,911,265	1,976,195	3,239,269	3,243,859	2,760,314
Bonds maturing after 20 years.....	1,441,497	1,417,810	-----	-----	75,559
Total.....	34,678,113	34,971,610	35,921,239	33,449,868	33,025,310
Obligations guaranteed by U. S. Government (Federal Housing Administration debentures).....	16,427	11,761	15,203	21,283	23,744
Total U. S. Government obligations, direct and guaranteed.....	34,694,540	34,983,371	35,936,442	33,471,151	33,049,054

<sup>1</sup> Revised.

**Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on June 30, 1952, Sept. 5, 1952, Dec. 31, 1952, Apr. 20, 1953, and June 30, 1953**

[In thousands of dollars]

	June 30, 1952 (4,932 banks)	Sept. 5, 1952 (4,927 banks)	Dec. 31, 1952 (4,916 banks)	Apr. 20, 1953 (4,890 banks)	June 30, 1953 (4,881 banks)
<b>Demand deposits:</b>					
Deposits of individuals, partnerships, and corporations.....	52, 234, 586	53, 075, 645	56, 682, 902	53, 713, 797	53, 369, 383
Deposits of U. S. Government.....	3, 422, 816	2, 547, 835	2, 963, 167	2, 107, 209	2, 205, 122
Deposits of States and political subdivisions.....	5, 217, 412	4, 858, 106	5, 263, 507	5, 433, 946	5, 557, 667
Deposits of banks in the United States (excluding reciprocal balances, except those of private banks and American branches of foreign banks).....	7, 641, 892	7, 649, 372	8, 805, 162	7, 361, 551	7, 575, 762
Deposits of banks in foreign countries (including balances of foreign branches of other American banks).....	691, 783	751, 851	810, 672	755, 834	683, 738
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).....	1, 533, 710	1, 172, 936	1, 613, 878	1, 470, 809	1, 383, 168
<b>Total demand deposits.....</b>	<b>70, 742, 199</b>	<b>70, 055, 745</b>	<b>76, 139, 288</b>	<b>70, 843, 146</b>	<b>70, 774, 840</b>
<b>Time deposits:</b>					
Deposits of individuals, partnerships, and corporations.....	20, 720, 190	20, 905, 423	21, 517, 160	21, 881, 788	22, 285, 848
Deposits of U. S. Government.....	245, 960	255, 689	274, 883	269, 069	267, 819
Postal savings deposits.....	13, 134	13, 695	13, 588	13, 423	13, 451
Deposits of States and political subdivisions.....	1, 014, 577	1, 017, 329	1, 008, 169	1, 017, 331	1, 069, 861
Deposits of banks in the United States (including private banks and American branches of foreign banks).....	19, 442	22, 235	22, 284	23, 016	23, 996
Deposits of banks in foreign countries (including balances of foreign branches of other American banks).....	234, 188	233, 729	282, 404	288, 364	313, 138
<b>Total time deposits.....</b>	<b>22, 247, 491</b>	<b>22, 448, 100</b>	<b>23, 118, 488</b>	<b>23, 492, 991</b>	<b>23, 974, 113</b>
<b>Cash, balances with other banks, including reserve balances, and cash items in process of collection:</b>					
Cash items in process of collection, including exchanges for clearing house.....	5, 284, 261	4, 412, 945	6, 301, 010	5, 114, 899	5, 556, 710
Demand balances with banks in the United States (except reciprocal balances and all balances with private banks and American branches of foreign banks).....	4, 885, 298	4, 605, 009	5, 619, 767	4, 519, 380	4, 863, 121
Other balances with banks in the United States (including private banks and American branches of foreign banks).....	17, 185	15, 786	19, 023	18, 576	19, 622
Balances with banks in foreign countries (including balances with foreign branches of other American banks).....	18, 871	21, 357	57, 257	25, 404	34, 304
Currency and coin.....	1, 256, 363	1, 145, 096	1, 446, 134	1, 289, 432	1, 353, 588
Reserve with Federal Reserve banks.....	12, 529, 551	13, 353, 314	12, 956, 212	13, 013, 129	12, 516, 301
<b>Total.....</b>	<b>23, 991, 529</b>	<b>23, 553, 507</b>	<b>26, 399, 403</b>	<b>23, 980, 820</b>	<b>24, 343, 646</b>



## Condition of National Banks, by Classes, June 30, 1953

[In thousands of dollars]

	Central Reserve city banks (15 banks)	Other Reserve city banks (208 banks)	Country banks (member banks) (4,651 banks)	Nonmember banks (7 banks)	Total (4,881 banks)
<b>ASSETS</b>					
Loans and discounts, including overdrafts.....	6,820,755	16,582,811	13,016,024	117,765	36,537,355
U. S. Government obligations, direct and guaranteed.....	4,682,474	12,933,372	15,341,709	91,499	33,049,054
Obligations of States and political subdivisions.....	1,078,498	2,473,532	2,656,453	10,252	6,218,735
Other bonds, notes, and debentures.....	494,695	808,530	758,216	5,398	2,066,839
Corporate stocks, including stocks of Federal Reserve banks.....	51,390	83,533	65,977	1	200,901
<i>Total loans and securities.....</i>	<i>13,127,812</i>	<i>32,881,778</i>	<i>31,858,379</i>	<i>224,915</i>	<i>78,072,884</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	4,653,440	10,867,211	8,758,614	64,381	24,343,646
Bank premises owned, furniture and fixtures.....	73,699	316,696	382,432	3,464	776,291
Real estate owned, other than bank premises.....		15,515	8,234	26	23,775
Investments and other assets indirectly representing bank premises or other real estate.....	562	50,250	8,099		58,911
Customers' liability on acceptances.....	49,600	69,676	3,125	71	122,472
Income accrued but not yet collected.....	41,030	100,243	41,999	500	183,772
Other assets.....	53,713	42,855	32,626	331	129,525
<i>Total assets.....</i>	<i>17,999,856</i>	<i>44,344,224</i>	<i>41,073,508</i>	<i>293,688</i>	<i>103,711,276</i>
<b>LIABILITIES</b>					
Demand deposits of individuals, partnerships, and corporations.....	9,708,541	22,179,295	21,378,954	102,593	53,369,383
Time deposits of individuals, partnerships, and corporations.....	1,750,637	9,209,285	11,224,542	101,384	22,285,848
Deposits of U. S. Government and postal savings.....	544,281	1,122,951	780,240	38,920	2,486,392
Deposits of States and political subdivisions.....	472,989	2,931,808	3,197,384	25,347	6,627,528
Deposits of banks.....	2,892,665	4,839,439	861,932	2,598	8,596,634
Other deposits (certified and cashiers' checks, etc.).....	432,092	490,736	456,907	3,433	1,383,168
<i>Total deposits.....</i>	<i>15,801,205</i>	<i>40,773,514</i>	<i>37,899,959</i>	<i>274,275</i>	<i>94,748,953</i>
<i>Demand deposits.....</i>	<i>13,746,033</i>	<i>30,743,680</i>	<i>26,131,603</i>	<i>153,524</i>	<i>70,774,840</i>
<i>Time deposits.....</i>	<i>2,055,172</i>	<i>10,029,834</i>	<i>11,768,356</i>	<i>120,751</i>	<i>23,974,113</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		13,000	32,510		45,510
Mortgages or other liens on bank premises and other real estate.....		56	150		206
Acceptances outstanding.....	53,034	76,991	3,127	71	133,223
Income collected but not yet earned.....	31,049	161,179	122,299	218	314,745
Expenses accrued and unpaid.....	94,829	202,592	91,327	647	389,395
Other liabilities.....	578,794	235,374	26,092	260	840,520
<i>Total liabilities.....</i>	<i>16,558,911</i>	<i>41,462,706</i>	<i>38,175,464</i>	<i>275,471</i>	<i>96,472,552</i>
<b>CAPITAL ACCOUNTS</b>					
Capital stock (see memoranda below).....	492,237	879,968	887,049	5,375	2,264,629
Surplus.....	724,418	1,406,964	1,271,105	7,635	3,410,122
Undivided profits.....	187,369	505,612	601,043	2,631	1,296,655
Reserves and retirement account for preferred stock.....	36,921	88,974	138,847	2,576	267,318
<i>Total capital accounts.....</i>	<i>1,440,945</i>	<i>2,881,518</i>	<i>2,898,044</i>	<i>18,217</i>	<i>7,238,724</i>
<i>Total liabilities and capital accounts.....</i>	<i>17,999,856</i>	<i>44,344,224</i>	<i>41,073,508</i>	<i>293,688</i>	<i>103,711,276</i>
<b>MEMORANDA</b>					
Par value of capital stock:					
Class A preferred stock.....	1,500	382	3,289		5,171
Class B preferred stock.....			487		487
Common stock.....	490,737	879,586	883,273	5,375	2,258,971
<i>Total.....</i>	<i>492,237</i>	<i>879,968</i>	<i>887,049</i>	<i>5,375</i>	<i>2,264,629</i>
Retirable value of preferred capital stock:					
Class A preferred stock.....	1,500	382	6,433		8,315
Class B preferred stock.....			512		512
<i>Total.....</i>	<i>1,500</i>	<i>382</i>	<i>6,945</i>		<i>8,827</i>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	1,565,727	5,869,790	4,980,468	80,324	12,496,309

## Condition of National Banks, by States, June 30, 1953

## ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including overdrafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets directly representing bank premises or other real estate	Customers' liability on acceptances	Income accrued but not yet collected	Other assets	Total
Maine.....	32	103,652	83,859	12,994	11,008	601	51,814	1,522	56	306	-----	246	276	266,334
New Hampshire.....	51	88,040	64,670	12,450	5,192	484	52,399	2,350	36	46	-----	2	107	225,776
Vermont.....	37	67,344	49,392	8,664	4,870	363	28,481	1,783	70	23	-----	122	96	161,208
Massachusetts.....	114	1,363,353	896,056	175,222	64,254	7,012	803,941	28,829	165	425	24,588	6,032	5,812	3,375,689
Rhode Island.....	6	85,387	85,263	8,256	2,504	446	32,888	3,922	-----	73	-----	345	91	219,175
Connecticut.....	46	314,750	336,674	94,378	17,520	1,591	238,102	10,432	180	2	-----	1,138	528	1,015,295
Total New England States.....	286	2,022,526	1,515,914	311,964	105,348	10,497	1,207,625	4,838	507	802	24,661	7,885	6,910	5,263,477
New York.....	356	5,968,623	3,614,043	1,056,276	440,989	45,660	3,498,622	94,222	317	2,964	46,747	29,912	51,964	14,850,389
New Jersey.....	197	985,443	1,125,905	216,878	82,049	4,684	524,140	31,351	429	237	82	5,940	2,353	3,009,491
Pennsylvania.....	592	2,719,663	2,474,782	491,137	302,132	19,464	1,681,797	67,508	828	8,789	601	10,622	6,801	7,781,124
Delaware.....	11	13,538	13,102	2,184	1,255	119	6,020	598	1	-----	-----	8	41	36,866
Maryland.....	58	236,447	301,137	48,739	13,413	1,277	213,258	5,975	9	411	276	1,069	521	822,532
District of Columbia.....	9	225,488	319,833	19,277	13,390	1,084	195,907	9,028	340	-----	-----	481	412	785,240
Total Eastern States.....	1,223	10,149,202	7,848,802	1,864,491	853,228	72,288	6,119,744	208,682	1,924	12,401	47,706	48,032	62,092	27,288,592
Virginia.....	133	498,625	68,912	19,302	2,364	-----	321,061	13,771	299	676	272	1,306	1,550	1,408,718
West Virginia.....	74	175,650	243,430	27,193	7,393	1,114	139,642	4,823	37	2	-----	210	496	599,990
North Carolina.....	46	213,759	154,683	32,670	2,408	1,002	149,672	5,782	185	21	31	546	561,291	561,291
South Carolina.....	25	161,243	183,061	21,627	7,982	701	145,356	4,621	9	19	-----	508	354	525,481
Georgia.....	52	454,326	300,977	71,120	14,812	1,713	325,817	13,515	202	-----	-----	1,716	898	1,185,036
Florida.....	65	396,982	721,932	105,072	19,904	2,521	462,540	19,340	553	103	-----	3,124	1,063	1,733,134
Alabama.....	71	355,728	334,116	102,865	16,206	1,755	273,977	8,192	664	476	719	1,589	1,064	1,097,351
Mississippi.....	24	69,602	77,866	31,726	6,888	446	68,735	2,476	18	-----	7	29	297	251,890
Louisiana.....	39	386,735	564,257	83,637	6,359	2,499	378,795	11,971	87	579	2,662	3,276	1,605	1,442,462
Texas.....	443	2,443,570	1,879,953	287,652	45,927	11,270	2,178,681	75,576	12,789	6,297	8,326	6,589	4,787	6,961,417
Arkansas.....	53	137,360	162,936	46,697	5,177	817	133,572	2,601	5	74	-----	457	194	489,890
Kentucky.....	90	222,492	283,973	28,149	11,678	1,264	170,302	5,634	49	139	-----	818	364	724,862
Tennessee.....	74	614,706	503,971	87,683	13,403	2,972	468,254	17,556	268	196	-----	2,401	774	1,712,184
Total Southern States.....	1,189	6,130,778	5,889,705	995,033	171,239	30,438	5,218,404	185,858	15,165	8,386	12,213	22,569	13,978	18,693,766
Ohio.....	235	1,440,558	1,709,225	259,883	47,326	7,125	997,814	36,530	-----	951	979	6,877	3,238	4,510,506
Indiana.....	124	586,646	920,544	95,601	31,703	2,810	530,456	14,561	86	24	38	2,929	2,269	2,187,667
Illinois.....	386	3,170,799	4,073,967	540,726	215,002	17,155	2,646,526	34,812	476	1,227	3,162	20,254	8,462	10,732,568
Michigan.....	77	1,096,815	1,507,505	234,656	49,118	4,365	854,332	20,014	156	1,430	206	7,598	4,436	3,780,631
Wisconsin.....	95	455,530	683,969	72,778	54,873	2,228	371,232	10,520	140	-----	136	2,901	2,382	1,656,779
Minnesota.....	178	833,211	701,194	141,302	56,177	3,622	562,272	10,451	388	3,554	514	5,011	1,557	2,319,253
Iowa.....	97	249,529	303,417	73,031	13,116	1,157	219,084	4,531	66	1,201	-----	1,120	347	866,589
Missouri.....	77	694,398	620,994	82,985	31,038	3,320	581,942	11,742	198	499	743	2,974	1,168	2,032,001
Total Middle Western States.....	1,269	8,527,486	10,520,815	1,500,962	498,353	41,782	6,763,658	143,161	1,500	8,886	5,778	49,754	23,859	28,085,994
North Dakota.....	39	79,338	117,606	11,848	5,255	343	51,033	1,469	122	-----	2	782	88	267,884
South Dakota.....	35	104,885	100,439	13,680	6,725	362	67,091	2,398	-----	885	482	885	482	286,949
Nebraska.....	124	305,092	378,704	77,191	18,060	1,532	296,207	5,971	26	-----	1,207	369	1,084,350	1,084,350
Kansas.....	172	274,875	425,970	74,456	26,985	1,425	299,842	5,451	206	10	-----	1,117	625	1,110,902
Montana.....	38	85,238	130,491	15,536	8,388	359	73,991	2,946	8	-----	43	750	38	317,788
Wyoming.....	25	65,600	89,739	8,856	2,390	278	53,065	1,505	17	-----	-----	231	108	221,789
Colorado.....	77	317,988	395,054	27,913	11,024	1,404	282,157	3,652	86	122	-----	1,660	1,057	1,042,117
New Mexico.....	26	100,491	126,041	8,405	689	402	88,203	3,410	158	93	-----	272	89	328,253
Oklahoma.....	199	523,560	527,252	122,614	28,937	2,468	460,688	12,603	359	1,877	18	1,682	934	1,682,992
Total Western States.....	735	1,857,067	2,291,296	360,499	108,453	8,573	1,662,277	39,405	982	2,104	61	8,586	3,790	6,343,093
Washington.....	34	784,088	513,402	161,963	32,971	2,541	460,194	20,769	567	564	208	3,644	1,156	1,982,067
Oregon.....	19	599,120	399,504	111,013	9,797	2,181	271,238	15,510	379	-----	876	4,909	489	1,415,016
California.....	91	5,817,001	3,516,130	848,039	267,928	30,931	2,316,776	95,948	1,634	25,761	30,898	35,569	15,259	13,001,874
Idaho.....	11	155,901	149,512	10,305	1,563	484	65,341	3,655	75	-----	-----	130	441	387,407
Utah.....	9	113,649	111,550	7,649	1,698	336	70,092	2,698	2	-----	-----	10	385	308,069
Nevada.....	5	65,567	77,439	6,960	4,407	214	35,336	1,990	42	-----	-----	555	347	192,857
Arizona.....	3	197,205	123,486	29,605	6,456	635	88,580	6,313	972	7	-----	1,629	488	455,376
Total Pacific States.....	172	7,732,531	4,891,023	1,175,534	324,820	37,322	3,307,557	146,883	3,671	26,332	31,982	46,446	18,565	17,742,666
Total United States (exclusive of possessions).....	4,874	36,419,590	32,957,555	6,208,483	2,061,441	200,900	24,279,265	772,827	23,749	58,911	122,401	183,272	129,194	103,417,588
Alaska (nonmember banks).....	5	23,428	39,631	2,381	2,835	-----	23,392	904	16	-----	-----	4	138	92,729
The Territory of Hawaii (nonmember bank).....	1	92,727	48,031	7,594	2,563	1	39,859	2,555	10	-----	71	450	182	194,043
Virgin Islands of the United States (nonmember bank).....	1	1,610	3,837	277	-----	-----	1,130	5	-----	-----	-----	46	11	6,916
Total possessions (nonmember banks).....	7	117,765	91,499	10,252	5,398	1	64,381	3,464	26	-----	71	500	331	293,688
Total United States and possessions.....	4,881	36,537,355	33,049,054	6,218,735	2,066,839	200,901	24,343,646	776,291	23,775	58,911	122,472	183,772	129,525	103,711,276
New York City (central Reserve city).....	5	4,705,132	2,569,153	828,683	381,245	39,413	2,945,300	62,051	-----	412	46,509	26,025	48,028	11,651,951
Chicago (central Reserve city).....	10	2,115,623	2,113,321	249,815	113,450	11,977	1,708,140	11,648	-----	150	3,091	15,005	5,685	6,347,905
Other Reserve cities.....	208	16,582,811	12,933,372	2,473,532	808,530	83,533	10,867,211	316,696	15,515	50,250	69,676	100,243	42,855	44,344,224
Country banks (member banks).....	4,651	13,016,024	15,341,709	2,656,453	758,216	65,977	8,758,614	382,432	8,234	8,099	3,125	41,999	32,626	41,073,508
Possessions (nonmember banks).....	7	117,765	91,499	10,252	5,398	1	64,381	3,464	26	-----	71	500	331	293,688

## States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	12	82,361	89,355	21,390	6,884	395	53,805	3,231	20	2	-----	368	134	257,945
New Jersey, District No. 2.....	121	779,218	817,225	195,900	57,937	3,435	388,375	23,605	284	234	78	5,103	1,550	2,272,944
Kentucky, District No. 4.....	48	91,771	107,480	13,593	3,843	562	59,174	2,793	-----	14	-----	124	74	279,428
Pennsylvania, District No. 4.....	146	1,186,830	1,115,025	176,981	146,128	9,873	753,689	31,859	7	7,599	148	6,676	1,386	3,436,201
West Virginia, District No. 4.....	7	12,651	15,312	1,107	922	99	9,383	137	-----	-----	-----	-----	14	39,625
Louisiana, District No. 6.....	25	303,379	472,467	66,677	5,615	1,573	314,106	9,666	87	500	2,662	2,598	1,446	1,180,776
Mississippi, District No. 6.....	14	56,317	60,108	26,634	330	353	55,815	2,020	18	-----	7	26	146	201,774
Tennessee, District No. 6.....	63	339,368	368,590	46,788	11,089	1,720	285,524	10,998	268	-----	7	1,478	535	1,066,365
Indiana, District No. 7.....	86	482,885	794,278	86,238	27,800	2,334	457,365	11,795	86	24	38	2,641	1,160	1,866,644
Illinois, District No. 7.....	265	2,999,102	3,770,537	482,180	196,875	16,184	2,474,382	31,073	193	1,215	3,112	19,762	8,116	10,002,731
Michigan, District No. 7.....	51	1,056,004	1,445,035	223,517	47,507	4,143	830,261	19,121	156	1,430	206	7,596	4,393	3,639,369
Wisconsin, District No. 7.....	68	409,448	604,853	65,345	52,071	1,975	336,089	9,524	81	-----	136	2,690	2,328	1,484,540
Missouri, District No. 10.....	27	250,586	290,960	30,698	11,222	1,152	285,464	4,102	-----	459	2	710	494	875,849
New Mexico, District No. 10.....	8	67,149	88,248	5,366	639	272	54,919	2,066	149	-----	-----	272	67	219,137
Oklahoma, District No. 10.....	190	515,094	521,767	120,091	28,906	2,431	452,558	12,429	355	1,877	18	1,682	928	1,658,146



LIABILITIES  
[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political subdivisions	Deposits of banks	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine.....	127,295	87,105	4,082	8,543	8,202	3,179	258,406
New Hampshire.....	125,468	45,177	6,244	11,260	8,171	5,111	201,431
Vermont.....	59,546	74,693	1,695	3,575	1,206	2,703	143,418
Massachusetts.....	1,952,279	423,089	94,831	163,843	334,732	40,059	3,008,833
Rhode Island.....	103,758	62,722	5,416	18,875	4,565	5,079	200,416
Connecticut.....	623,536	189,962	34,253	37,230	21,096	31,383	987,460
Total New England States.....	2,991,882	882,748	146,521	243,326	377,972	87,514	4,729,963
New York.....	7,739,441	1,967,525	430,873	445,161	1,864,850	434,682	12,882,532
New Jersey.....	1,305,343	1,159,947	49,973	181,652	42,291	46,362	2,785,568
Pennsylvania.....	3,915,057	2,068,659	190,043	253,727	474,781	59,593	6,961,800
Delaware.....	18,150	12,784	264	254	12	391	31,855
Maryland.....	431,610	161,069	27,673	70,463	66,523	3,023	760,561
District of Columbia.....	543,818	100,911	28,286	116	52,265	9,340	734,736
Total Eastern States.....	13,953,419	5,470,895	727,112	951,373	2,500,722	553,391	24,156,912
Virginia.....	667,749	370,116	47,164	94,279	96,517	15,452	1,291,277
West Virginia.....	307,654	151,134	10,060	46,648	28,012	6,385	549,893
North Carolina.....	329,148	87,761	12,875	46,125	24,825	11,486	512,220
South Carolina.....	317,788	56,553	28,269	67,498	14,582	6,564	491,254
Georgia.....	649,413	157,235	29,197	110,218	147,063	4,026	1,097,152
Florida.....	999,782	235,700	26,108	178,500	159,243	15,242	1,614,576
Alabama.....	618,184	214,839	21,879	79,624	68,191	6,531	1,009,248
Mississippi.....	127,370	47,217	5,025	35,972	17,532	783	233,899
Louisiana.....	749,014	200,175	18,316	196,739	171,736	13,305	1,349,285
Texas.....	4,153,881	610,117	142,552	511,648	964,488	64,458	6,447,144
Arkansas.....	287,406	66,592	6,234	45,629	42,622	2,218	450,701
Kentucky.....	451,329	121,823	17,307	36,166	35,017	5,324	666,966
Tennessee.....	812,347	342,403	23,908	145,609	251,310	11,156	1,586,733
Total Southern States.....	10,471,065	2,661,665	388,894	1,594,655	2,021,138	162,930	17,500,347
Ohio.....	2,326,497	1,094,800	140,292	349,017	213,036	52,736	4,176,378
Indiana.....	1,089,387	522,722	48,524	252,275	104,764	27,260	2,044,932
Illinois.....	5,604,738	2,281,537	221,150	616,292	1,150,346	79,811	9,953,894
Michigan.....	1,909,635	1,081,296	202,748	147,415	189,281	29,987	3,660,362
Wisconsin.....	790,521	507,691	60,823	59,003	110,541	15,869	1,544,448
Minnesota.....	1,040,887	531,088	49,234	192,410	302,510	19,253	2,156,332
Iowa.....	430,065	167,934	16,554	82,896	104,505	4,872	806,826
Missouri.....	1,112,893	250,145	43,733	70,024	408,733	10,751	1,896,279
Total Middle Western States.....	14,304,643	6,437,163	783,058	1,769,332	2,583,716	240,539	26,118,451
North Dakota.....	150,875	71,993	2,895	14,024	8,191	1,780	249,768
South Dakota.....	162,959	58,650	4,701	30,528	8,802	1,782	267,422
Nebraska.....	651,464	117,244	15,347	68,160	150,474	6,688	1,009,377
Kansas.....	633,342	115,550	19,390	168,839	94,666	7,204	1,038,991
Montana.....	197,751	57,283	3,444	27,835	11,160	2,899	300,372
Wyoming.....	121,219	46,141	1,928	27,656	8,633	1,278	206,855
Colorado.....	593,159	211,364	25,707	59,800	72,888	7,451	970,369
New Mexico.....	170,011	48,692	10,869	65,090	11,179	2,893	308,734
Oklahoma.....	1,021,894	152,359	24,843	145,394	190,210	13,803	1,648,503
Total Western States.....	3,702,674	879,276	109,124	607,326	556,203	45,778	5,900,381
Washington.....	1,054,715	490,009	37,768	155,158	83,875	15,860	1,837,985
Oregon.....	688,836	431,853	17,471	101,881	35,356	18,201	1,293,598
California.....	5,377,280	4,605,859	212,153	1,034,973	408,401	241,739	11,880,405
Idaho.....	194,099	109,645	6,654	51,163	2,392	2,547	366,500
Utah.....	169,884	65,557	7,335	26,401	16,673	2,264	288,114
Nevada.....	92,732	59,106	5,365	19,356	996	2,355	179,910
Arizona.....	265,561	90,688	6,017	47,237	6,592	6,617	422,712
Total Pacific States.....	7,843,107	5,852,717	292,763	1,436,169	554,285	289,583	16,268,624
Total United States (exclusive of possessions).....	53,266,790	22,184,464	2,447,472	6,602,181	8,594,036	1,379,735	94,474,678
Alaska (nonmember banks).....	42,632	17,504	19,509	7,591	759	557	88,552
The Territory of Hawaii (nonmember bank).....	58,126	81,113	19,155	16,199	1,794	2,860	179,247
Virgin Islands of the United States (nonmember bank).....	1,835	2,767	256	1,557	45	16	6,476
Total possessions (nonmember banks).....	102,593	101,384	38,920	25,347	2,598	3,433	274,276
Total United States and possessions.....	53,369,383	22,285,848	2,486,392	6,627,528	8,596,634	1,383,168	94,748,953
New York City (central Reserve city).....	6,358,575	831,750	380,532	165,824	1,845,262	390,727	9,978,670
Chicago (central Reserve city).....	3,349,966	918,887	163,749	307,165	1,047,403	41,365	5,828,535
Other Reserve cities.....	22,179,295	9,209,285	1,122,951	2,931,868	4,839,439	490,736	40,775,511
Country banks (member banks).....	21,378,954	11,224,542	780,240	3,197,384	861,932	456,907	37,899,959
Possessions (nonmember banks).....	102,593	101,384	38,920	25,347	2,598	3,433	274,276

States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2.....	139,220	73,712	5,883	9,474	4,692	6,131	239,112
New Jersey, District No. 2.....	955,066	916,043	37,800	119,016	40,527	38,804	2,107,256
Kentucky, District No. 4.....	171,080	60,195	3,287	15,303	2,436	1,479	253,780
Pennsylvania, District No. 4.....	1,871,573	786,854	105,132	77,481	193,678	18,832	3,055,550
West Virginia, District No. 4.....	17,453	10,768	965	3,857	1,937	442	35,422
Louisiana, District No. 6.....	591,475	165,534	13,490	176,117	150,249	8,513	1,105,378
Mississippi, District No. 6.....	96,007	41,198	4,023	28,414	17,159	612	187,415
Tennessee, District No. 6.....	500,141	231,594	16,810	100,877	134,333	8,773	992,528
Illinois, District No. 7.....	926,617	446,536	43,262	221,668	87,676	22,707	1,748,466
Michigan, District No. 7.....	5,273,525	2,102,494	213,033	534,369	1,075,894	76,380	9,275,695
Wisconsin, District No. 7.....	1,862,828	1,010,486	200,576	138,403	188,987	28,903	3,430,183
Missouri, District No. 10.....	713,988	440,817	58,187	49,012	107,341	14,809	1,384,154
New Mexico, District No. 10.....	453,058	85,327	13,488	23,403	244,656	4,825	824,767
Oklahoma, District No. 10.....	93,383	39,898	9,983	50,279	10,151	2,068	205,762
Oklahoma, District No. 10.....	1,007,497	148,243	24,739	142,279	189,846	13,417	1,526,021

## States, June 30, 1953—Continued

LIABILITIES—Continued  
[In thousands of dollars]

Bills payable, re-discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances outstanding	Income collected but not yet earned	Expenses accrued and unpaid	Other liabilities	Total liabilities, excluding capital accounts	Location
200			970	488	330	240,394	Malne.
475			276	248	150	202,580	New Hampshire.
21			753	258	706	145,156	Vermont.
1,110		27,747	10,785	15,885	11,264	3,075,624	Massachusetts.
500		73	565	1,306	135	202,994	Rhode Island.
600			3,190	3,828	1,427	946,505	Connecticut.
2,906		27,820	16,539	22,013	14,012	4,813,253	Total New England States.
7,668	10	50,178	39,728	77,746	572,719	13,630,581	New York.
4,465		82	10,564	6,550	1,774	2,809,003	New Jersey.
8,625		687	17,762	21,416	8,446	7,018,796	Pennsylvania.
					28	31,883	Delaware.
650		276	1,038	983	680	763,988	Maryland.
200			721	2,647	1,253	739,557	District of Columbia.
21,608	10	51,223	69,813	109,342	584,900	24,993,808	Total Eastern States.
3,770		272	3,833	4,106	859	1,304,117	Virginia.
50	17		605	1,150	295	552,010	West Virginia.
1,150		31	2,548	1,906	627	518,482	North Carolina.
			1,123	2,175	1,054	495,606	South Carolina.
600			7,565	3,568	839	1,109,724	Georgia.
			5,898	5,719	708	1,626,900	Florida.
	75	719	3,782	3,985	929	1,018,738	Alabama.
		7	352	401	93	234,752	Mississippi.
425		3,260	2,126	4,991	614	1,360,276	Louisiana.
		10,273	8,128	23,856	2,238	6,492,064	Texas.
301			651	1,343	209	452,904	Arkansas.
250		196	1,734	1,542	861	671,404	Kentucky.
			6,490	4,779	576	1,599,024	Tennessee.
6,546	92	14,758	44,835	59,521	9,902	17,436,001	Total Southern States.
1,650		979	13,956	18,821	3,730	4,215,514	Ohio.
50		38	6,966	5,330	1,369	2,058,685	Indiana.
825	15	3,167	20,669	33,434	12,363	10,024,367	Illinois.
		206	21,612	13,582	2,812	3,598,574	Michigan.
600		136	2,995	4,307	903	1,552,879	Wisconsin.
200		514	13,270	9,815	3,139	2,162,670	Minnesota.
500		749	1,155	1,312	55	809,548	Iowa.
			2,704	5,233	1,671	1,907,136	Missouri.
3,825	15	5,789	83,327	91,834	26,132	26,329,373	Total Middle Western States.
200			803	1,048	57	251,866	North Dakota.
150	23		1,138	1,192	84	270,009	South Dakota.
650			1,264	2,151	263	1,013,705	Nebraska.
			1,603	2,172	331	1,043,097	Kansas.
200		43	1,467	938	6	303,026	Montana.
1,100			789	312	49	209,105	Wyoming.
			1,507	3,803	41	975,720	Colorado.
2,225		18	806	238	314	310,092	New Mexico.
			1,932	5,380	842	1,558,900	Oklahoma.
4,525	23	61	11,309	17,234	1,987	5,935,520	Total Western States.
	56	226	9,356	6,701	1,297	1,855,021	Washington.
	10	876	8,579	5,522	5,630	1,314,215	Oregon.
6,100		32,399	62,615	70,199	195,595	12,247,313	California.
			1,033	1,388	35	368,956	Idaho.
			1,112	1,493	229	290,948	Utah.
			679	986	351	181,926	Nevada.
			5,330	2,515	190	430,747	Arizona.
6,100	66	33,501	88,704	88,804	203,327	16,689,126	Total Pacific States.
45,510	206	133,152	314,527	388,748	840,260	96,197,081	Total United States (exclusive of possessions).
			114	53	11	88,730	Alaska (nonmember banks).
		71	87	570	234	180,209	The Territory of Hawaii (nonmember bank).
			17	24	15	6,532	Virgin Islands of the United States (nonmember bank).
		71	218	647	260	275,471	Total possessions (nonmember banks).
45,510	206	133,223	314,745	389,395	840,520	96,472,552	Total United States and possessions.
		49,940	22,607	69,731	569,178	10,684,126	New York City (central Reserve city).
		3,094	8,442	25,098	9,616	5,874,785	Chicago (central Reserve city).
13,000	56	76,991	161,179	202,592	235,374	41,462,706	Other Reserve cities.
32,510	150	3,127	122,299	91,327	26,092	38,175,464	Country banks (member banks).
		71	218	647	260	275,471	Possessions (nonmember banks).

## of Banks Located in Federal Reserve District Specified

600			864	765	451	241,792	Connecticut, District No. 2.
1,900		78	8,938	5,637	1,496	2,125,305	New Jersey, District No. 2.
271			353	397	133	254,934	Kentucky, District No. 4.
		148	7,842	12,248	2,888	3,076,676	Pennsylvania, District No. 4.
			69	20	9	35,520	West Virginia, District No. 4.
		3,260	1,216	3,990	492	1,114,336	Louisiana, District No. 6.
		7	349	397	92	188,258	Mississippi, District No. 6.
250			4,430	2,376	302	999,893	Tennessee, District No. 6.
50			5,181	4,901	809	1,759,445	Indiana, District No. 7.
825	15	3,117	19,689	32,300	12,200	9,343,841	Illinois, District No. 7.
		206	21,531	13,414	2,800	3,468,134	Michigan, District No. 7.
		136	2,506	3,952	957	1,391,705	Wisconsin, District No. 7.
		2	839	1,360	286	827,264	Missouri, District No. 10.
			776	233	307	207,078	New Mexico, District No. 10.
2,225		18	1,873	5,377	819	1,536,333	Oklahoma, District No. 10.



## Condition of National Banks, by States, June 30, 1953—Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine.....	9,365	10,302	5,284	989	25,940	266,334	-----	-----	9,365	9,365
New Hampshire.....	6,094	10,048	5,859	1,195	23,196	225,776	-----	-----	6,094	6,094
Vermont.....	5,545	5,791	3,487	1,229	16,052	161,208	-----	-----	5,545	5,545
Massachusetts.....	78,914	153,457	48,464	19,230	300,065	3,375,689	53	-----	78,914	78,914
Rhode Island.....	4,880	8,775	2,460	66	16,181	219,175	-----	-----	4,880	4,880
Connecticut.....	24,593	28,053	11,952	4,192	68,790	1,015,295	-----	-----	24,593	24,593
Total New England States.....	129,391	216,426	77,506	26,901	450,224	5,263,477	53	-----	129,338	129,391
New York.....	387,131	619,707	198,705	14,215	1,219,758	14,850,339	1,057	187	385,887	387,131
New Jersey.....	64,603	91,193	36,268	8,424	200,488	3,009,491	629	60	63,914	64,603
Pennsylvania.....	208,189	431,563	114,653	10,923	765,328	7,784,124	-----	50	208,139	208,189
Delaware.....	1,260	2,718	920	85	4,983	36,866	-----	-----	1,260	1,260
Maryland.....	14,910	27,611	10,956	5,067	58,544	822,532	-----	-----	14,910	14,910
District of Columbia.....	13,200	22,950	8,271	1,262	45,683	785,240	-----	-----	13,200	13,200
Total Eastern States.....	689,293	1,195,742	369,773	39,976	2,294,784	27,288,592	1,686	297	687,310	689,293
Virginia.....	30,117	48,702	20,364	5,418	104,601	1,408,718	-----	-----	30,117	30,117
West Virginia.....	13,085	23,980	8,685	2,230	47,980	599,990	-----	-----	13,085	13,085
North Carolina.....	10,700	22,792	7,322	1,995	42,809	561,291	-----	-----	10,700	10,700
South Carolina.....	8,862	14,683	4,891	1,439	29,875	525,481	-----	-----	8,862	8,862
Georgia.....	22,498	33,409	9,402	10,063	75,372	1,185,096	-----	-----	22,498	22,498
Florida.....	38,275	45,971	14,283	7,705	106,234	1,733,134	-----	-----	38,275	38,275
Alabama.....	23,762	34,853	15,589	4,409	78,613	1,097,351	-----	-----	23,762	23,762
Mississippi.....	5,127	10,803	1,027	181	17,138	251,890	-----	-----	5,127	5,127
Louisiana.....	22,288	43,241	15,977	680	82,186	1,442,462	-----	-----	22,288	22,288
Texas.....	177,110	197,991	75,617	18,635	469,353	6,961,417	200	-----	176,910	177,110
Arkansas.....	11,205	15,518	8,666	1,597	36,986	489,890	-----	150	11,055	11,205
Kentucky.....	15,625	26,657	9,450	1,726	53,458	724,862	-----	-----	15,625	15,625
Tennessee.....	33,976	56,773	19,161	3,250	113,160	1,712,184	-----	-----	33,976	33,976
Total Southern States.....	412,630	575,373	210,434	59,328	1,257,765	18,693,766	200	150	412,280	412,630
Ohio.....	99,094	138,288	53,178	4,432	294,992	4,510,506	-----	-----	99,094	99,094
Indiana.....	35,205	58,288	29,431	6,058	128,982	2,187,667	25	-----	35,180	35,205
Illinois.....	253,725	310,441	91,841	52,194	708,201	10,732,568	1,500	15	252,210	253,725
Michigan.....	49,385	88,807	37,173	6,692	182,057	3,780,631	1,000	-----	48,385	49,385
Wisconsin.....	29,490	44,786	25,077	4,547	103,900	1,656,779	50	-----	29,440	29,490
Minnesota.....	39,991	80,935	23,536	12,121	156,583	2,319,253	75	25	39,891	39,991
Iowa.....	14,823	23,863	15,228	3,127	57,041	866,589	-----	-----	14,823	14,823
Missouri.....	42,328	51,996	27,210	3,331	124,865	2,032,001	-----	-----	42,328	42,328
Total Middle Western States.....	564,041	797,404	302,674	92,502	1,756,621	28,085,994	2,650	40	561,351	564,041
North Dakota.....	4,685	6,865	3,515	953	16,018	267,884	-----	-----	4,685	4,685
South Dakota.....	4,893	7,246	3,879	922	16,940	286,949	-----	-----	4,893	4,893
Nebraska.....	23,915	26,536	15,519	4,684	70,654	1,084,359	-----	-----	23,915	23,915
Kansas.....	20,655	26,967	18,300	1,943	67,865	1,110,962	-----	-----	20,655	20,655
Montana.....	5,480	6,478	2,663	141	14,762	317,788	-----	-----	5,480	5,480
Wyoming.....	2,760	6,165	3,185	574	12,684	221,789	-----	-----	2,760	2,760
Colorado.....	18,570	28,245	15,439	4,143	66,397	1,042,117	-----	-----	18,570	18,570
New Mexico.....	6,890	6,605	1,286	3,380	18,161	328,253	-----	-----	6,890	6,890
Oklahoma.....	36,000	46,615	36,615	4,862	124,092	1,682,992	-----	-----	36,000	36,000
Total Western States.....	123,848	161,722	100,401	21,602	407,573	6,343,093	-----	-----	123,848	123,848
Washington.....	35,035	49,692	29,337	12,982	127,046	1,982,067	-----	-----	35,035	35,035
Oregon.....	31,935	40,856	27,839	141	100,801	1,415,016	-----	-----	31,935	31,935
California.....	249,983	334,057	160,458	10,063	754,561	13,001,874	582	-----	249,401	249,983
Idaho.....	6,950	8,475	2,801	225	18,451	387,407	-----	-----	6,950	6,950
Utah.....	5,275	5,283	5,616	947	17,121	308,069	-----	-----	5,275	5,275
Nevada.....	3,398	3,727	3,731	75	10,931	192,857	-----	-----	3,398	3,398
Arizona.....	7,475	13,700	3,454	-----	24,629	455,376	-----	-----	7,475	7,475
Total Pacific States.....	340,051	455,820	233,236	24,433	1,053,540	17,742,666	582	-----	339,469	340,051
Total United States (exclusive of possessions).....	2,259,254	3,402,487	1,294,024	264,742	7,220,507	103,417,588	5,171	487	2,253,596	2,259,254
Alaska (nonmember banks).....	1,225	1,485	922	367	3,999	92,729	-----	-----	1,225	1,225
The Territory of Hawaii (nonmember bank).....	4,000	6,000	1,659	2,175	13,834	194,043	-----	-----	4,000	4,000
Virgin Islands of the United States (nonmember bank).....	150	150	50	34	384	6,916	-----	-----	150	150
Total possessions (nonmember banks).....	5,375	7,635	2,631	2,576	18,217	293,688	-----	-----	5,375	5,375
Total United States and possessions.....	2,264,629	3,410,122	1,296,655	267,318	7,238,724	103,711,276	5,171	487	2,258,971	2,264,629
New York City (central Reserve city).....	308,234	509,316	146,045	4,230	967,825	11,651,951	-----	-----	308,234	308,234
Chicago (central Reserve city).....	184,003	215,102	41,324	32,691	473,120	6,347,905	1,500	-----	182,503	184,003
Other Reserve cities.....	879,968	1,406,964	505,612	88,974	2,881,518	44,344,224	382	-----	879,586	879,968
Country banks (member banks).....	887,049	1,271,105	601,043	138,847	2,898,044	41,073,508	3,289	487	883,273	887,049
Possessions (nonmember banks).....	5,375	7,635	2,631	2,576	18,217	293,688	-----	-----	5,375	5,375

## States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	6,258	6,892	2,705	298	16,153	257,945	-----	-----	6,258	6,258
New Jersey, District No. 2.....	47,916	65,899	27,555	6,269	147,639	2,272,944	599	25	47,232	47,916
Kentucky, District No. 4.....	7,220	11,601	4,816	857	24,494	279,428	-----	-----	7,220	7,220
Pennsylvania, District No. 4.....	102,230	218,323	36,311	2,661	359,520	3,436,201	-----	-----	102,230	102,230
West Virginia, District No. 4.....	1,240	2,060	632	173	4,105	39,625	-----	-----	1,240	1,240
Louisiana, District No. 6.....	16,413	35,585	13,845	597	66,440	1,180,776	-----	-----	16,413	16,413
Mississippi, District No. 6.....	4,052	8,785	660	19	13,516	201,774	-----	-----	4,052	4,052
Tennessee, District No. 6.....	21,465	30,072	12,563	2,372	66,472	1,066,365	-----	-----	21,465	21,465
Indiana, District No. 7.....	28,860	48,826	24,545	4,968	107,199	1,866,644	25	-----	28,835	28,860
Illinois, District No. 7.....	241,218	290,735	79,341	47,596	658,890	10,002,731	1,500	15	239,703	241,218
Michigan, District No. 7.....	46,397	84,380	34,584	5,874	171,235	3,639,369	1,000	-----	45,397	46,397
Wisconsin, District No. 7.....	26,060	39,699	23,000	4,076	92,835	1,484,540	50	-----	26,010	26,060
Missouri, District No. 10.....	15,015	21,300	10,315	1,955	48,585	875,849	-----	-----	15,015	15,015
New Mexico, District No. 10.....	4,750	4,415	475	2,429	12,069	219,147	-----	-----	4,750	4,750
Oklahoma, District No. 10.....	35,450	45,928	36,078	4,347	121,803	1,658,136	-----	-----	35,450	35,450



# Loans and Discounts of National Banks, by States, June 30, 1953

[In thousands of dollars]

Location	Commercial and industrial loans (including open-market paper)	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real-estate loans			Other loans to individuals	Loans to banks	All other loans	Overdrafts	Total gross loans	Less valuation reserves	Net loans
						Secured by farm land (including improvements)	Secured by residential properties (other than farm)	Secured by other properties							
Maine.....	37,891		4,734	35	1,356	1,966	20,600	7,026	28,388	200	2,788	5	104,989	1,337	103,652
New Hampshire.....	34,285		2,477	85	1,332	1,325	16,954	4,079	25,953	18	2,287	19	88,814	774	88,040
Vermont.....	12,996		5,421		2,006	3,640	16,027	4,404	21,677	10	1,882	17	68,080	736	67,344
Massachusetts.....	839,645		3,894	10,572	11,346	2,250	142,203	61,720	263,793	4,953	50,567	471	1,391,414	28,061	1,363,353
Rhode Island.....	36,924		45	155	1,461	160	23,876	7,556	15,829		145	37	86,188	801	85,387
Connecticut.....	123,709		3,499	130	3,642	1,315	71,595	16,554	91,863		7,082	84	319,473	4,723	314,750
Total New England States.....	1,085,450		20,070	10,977	21,143	10,656	291,255	101,339	447,503	5,181	64,751	633	2,058,958	36,432	2,022,526
New York.....	3,748,619	86	49,483	499,869	81,730	19,493	388,506	86,029	983,302	40,597	172,799	2,222	6,072,735	104,112	5,968,623
New Jersey.....	221,566		11,373	1,414	9,735	7,351	402,175	53,966	271,457	1,000	18,911	152	999,100	13,657	985,443
Pennsylvania.....	1,366,398	255	48,491	9,920	34,084	42,700	573,551	145,535	493,901	1,592	56,070	252	2,772,749	53,086	2,719,663
Delaware.....	2,729		1,194		83	1,333	5,892	666	1,439		209	2	13,547	9	13,538
Maryland.....	77,606	4	5,234	4,021	49,467	8,295	38,347	14,241	33,854		6,596	125	237,790	1,343	236,447
District of Columbia.....	92,720		69	3,519	2,068	128	46,832	16,251	60,343		5,685	56	227,671	2,183	225,488
Total Eastern States.....	5,509,638	345	115,844	518,743	177,167	79,300	1,455,303	316,688	1,844,296	43,189	260,270	2,809	10,323,592	174,390	10,149,202
Virginia.....	139,120	62	23,538	1,384	7,128	15,466	107,101	30,749	151,142	5,585	21,689	94	503,058	4,433	498,625
West Virginia.....	34,530		2,998	58	3,236	3,869	55,383	12,982	63,555	50	1,374	22	178,057	2,407	175,650
North Carolina.....	93,283	397	11,890	1,406	9,522	4,081	13,718	7,675	70,357	390	3,523	33	216,275	2,516	213,759
South Carolina.....	66,010	1,024	8,083	562	2,626	1,927	12,789	10,998	54,049		4,811	51	162,930	1,687	161,243
Georgia.....	214,948	660	16,478	4,961	6,883	5,209	25,804	15,996	147,576	1,651	18,838	224	459,228	4,902	454,326
Florida.....	177,791		8,768	2,132	17,443	3,114	29,192	24,118	125,550	200	12,450	55	400,813	3,831	396,982
Alabama.....	121,226	28	30,155	2,272	2,737	5,347	46,392	11,867	119,507	15	23,549	159	363,254	7,526	355,728
Mississippi.....	25,929	9	6,196	255	721	2,292	6,911	4,917	21,977		1,506	133	70,846	1,244	69,602
Louisiana.....	226,398		12,006	5,899	4,388	3,707	24,496	18,411	77,496	338	16,857	848	390,844	4,109	386,735
Texas.....	1,286,046	13,441	202,523	12,752	89,002	21,019	115,819	75,715	602,403	2,797	46,846	2,914	2,471,277	27,707	2,443,570
Arkansas.....	41,465	1,014	23,403	1,659	516	4,481	12,179	7,101	44,622		1,779	48	138,267	907	137,360
Kentucky.....	68,970	167	23,204	381	1,754	11,347	35,377	12,290	69,337		2,739	124	225,690	3,198	222,492
Tennessee.....	309,403	46	31,516	4,409	18,595	7,673	33,112	20,824	180,387	931	17,637	742	625,275	10,569	614,706
Total Southern States.....	2,805,119	16,848	400,758	38,130	164,551	89,532	518,273	253,643	1,727,958	11,957	173,598	5,447	6,205,814	75,036	6,130,778
Ohio.....	527,913		33,117	8,111	16,660	34,198	324,155	79,671	387,986	620	45,493	345	1,460,634	20,076	1,440,558
Indiana.....	189,954		22,899	2,397	7,228	15,753	165,889	33,627	141,692		11,151	96	594,316	7,670	586,646
Illinois.....	1,926,045	26,782	90,021	104,746	86,696	21,595	322,737	77,277	497,690	80	84,930	1,549	3,240,148	69,349	3,170,799
Michigan.....	390,314	455	10,523	9,880	6,510	7,549	302,707	61,829	301,367		19,525	747	1,111,406	14,591	1,096,815
Wisconsin.....	191,213	196	13,276	2,074	13,923	8,320	119,978	21,589	77,819	3	17,038	120	465,549	10,019	455,530
Minnesota.....	322,409	4,651	43,556	2,886	11,448	9,473	186,048	27,896	203,120	25	29,855	891	842,258	9,047	833,211
Iowa.....	70,237	19,086	45,589	420	1,886	8,229	48,437	11,316	42,038		6,267	134	253,639	4,110	249,529
Missouri.....	289,337	1,379	43,462	12,309	17,427	6,579	127,182	23,892	149,968	2,773	25,102	156	699,566	5,168	694,398
Total Middle Western States.....	3,907,422	58,544	302,443	142,823	161,778	111,696	1,597,133	337,097	1,801,680	3,501	239,361	4,038	8,667,516	140,030	8,527,486
North Dakota.....	16,805	664	15,740		976	1,608	19,225	3,244	21,914		619	30	80,825	1,487	79,338
South Dakota.....	22,604	2,181	27,670	30	393	1,744	22,823	3,802	24,675	54	1,296	87	107,359	2,474	104,885
Nebraska.....	100,645	13,574	84,643	698	5,292	4,645	20,625	10,121	53,475	2,308	13,338	218	309,582	4,490	305,092
Kansas.....	97,240	2,858	68,009	2,564	1,974	6,918	24,662	5,850	61,462	590	4,367	213	276,707	1,832	274,875
Montana.....	19,715	331	16,326		224	836	17,241	2,085	28,672		896	70	86,396	1,158	85,238
Wyoming.....	15,962		17,396		1,064	1,074	13,258	4,051	12,945		251	63	66,065	465	65,600
Colorado.....	97,867	243	77,131	1,360	1,186	4,255	40,305	17,178	69,961	17	10,439	133	320,075	2,887	317,188
New Mexico.....	34,229	885	19,712		1,225	1,317	14,341	4,793	24,303		855	44	101,704	1,213	100,491
Oklahoma.....	248,749	18,225	59,732	1,440	2,901	7,919	31,489	17,556	118,802	5,600	14,919	222	527,554	3,994	523,560
Total Western States.....	653,816	38,962	386,359	6,092	15,235	30,316	203,969	68,680	416,209	8,569	46,980	1,080	1,876,267	19,200	1,857,067
Washington.....	311,411	7	43,266	2,446	2,131	10,278	175,283	33,386	201,046		14,424	879	794,557	10,469	784,088
Oregon.....	206,311	9	36,580	518	2,887	9,334	157,051	25,939	160,998	50	3,505	454	603,636	4,516	599,120
California.....	1,957,159	22	239,013	23,739	15,943	66,712	2,081,968	235,230	1,170,081	8,880	88,461	6,008	5,893,216	76,215	5,817,001
Idaho.....	29,651	169	28,943	10	315	2,683	51,814	8,311	33,595		2,063	136	157,690	1,789	155,901
Utah.....	30,874	59	8,403	762	1,051	1,486	32,847	5,393	30,718		3,099	140	114,832	1,183	113,649
Nevada.....	8,448		5,976		457	757	23,532	3,793	22,445		288	71	65,767	200	65,567
Arizona.....	47,647	74	34,850	337	158	1,570	50,509	860	61,750		688	184	198,627	1,422	197,205
Total Pacific States.....	2,591,501	340	397,031	27,812	22,942	92,820	2,573,004	312,912	1,680,633	8,930	112,528	7,872	7,828,325	95,794	7,732,531
Total United States (exclusive of possessions).....	16,552,946	115,039	1,622,505	744,577	562,816	414,320	6,638,937	1,390,359	7,918,279	81,327	897,488	21,879	36,960,472	540,882	36,419,590
Alaska (nonmember banks).....	6,827				19	31	7,478	3,465	6,176			19	24,015	587	23,428
The Territory of Hawaii (nonmember bank).....	14,980		6,441		7,928	974	47,781	4,110	7,139		3,732	19	93,104	377	92,727
Virgin Islands of the United States (nonmember bank).....	167		4			112	767	169	339		51	1	1,610		1,610
Total possessions (nonmember banks).....	21,974		6,445		7,947	1,117	56,026	7,744	13,654		3,783	39	118,729	964	117,765
Total United States and possessions.....	16,574,920	115,039	1,628,950	744,577	570,763	415,437	6,694,963	1,398,103	7,931,933	81,327	901,271	21,918	37,079,201	541,846	36,537,355
New York City (central Reserve city).....	3,393,857		356	488,870	74,721		31,953	7,770	613,809	40,506	138,811	1,899	4,792,582	87,450	4,705,132
Chicago (central Reserve city).....	1,666,301	5	6,983	103,187	65,115	598	43,230	23,979	182,447	60	74,097	901	2,166,903	51,240	2,115,663
Other Reserve cities.....	8,141,670	4,202	422,426	128,973	287,533	83,553	3,233,188	580,315	3,452,013	37,064	445,692	12,616	16,829,245	246,434	16,582,811
Country banks (member banks).....	3,351,118	110,832	1,192,710	23,547	135,447	330,169	3,330,566	778,295	3,670,010	3,697	238,888	6,463	13,171,742	155,718	13,016,024
Possessions (nonmember banks).....	21,974		6,445		7,947	1,117	56,026	7,744	13,654		3,783	39	118,729	964	117,765

## States Located in 2 Federal Reserve Districts—Loans of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	17,811		115		883	389	36,729	4,050	23,232		60	10	83,279	918	82,361	
New Jersey, District No. 2.....	161,752		6,529	1,327	8,096	4,869	333,553	35,351	220,637	1,000	15,310	98	788,522	9,304	779,218	
Kentucky, District No. 4.....	19,786		10,240	66	816	6,679	17,934	6,469	29,270		1,309	63	92,638	867	91,771	
Pennsylvania, District No. 4.....	728,061		6,088	5,459	17,759	8,241	202,848	46,633	181,934		18,278	36	1,215,937	29,107	1,186,830	
West Virginia, District No. 4.....	1,415		229		1,104	381	5,290	616	3,628		25	1	12,689	38	12,651	
Louisiana, District No. 6.....	184,486		5,602	5,237	2,964	1,382	19,094	15,285	56,507	338	15,466	715	307,076	3,697	303,379	
Mississippi, District No. 6.....	23,004	9	2,772	255	518	1,766	5,618	4,371	17,681		1,335	95	57,424	1,107	56,317	
Tennessee, District No. 6.....	146,097	26	12,736	3,408	15,398	5,398	21,422	9,831	117,354	135	13,633	268	346,516	7,148	339,368	
Indiana, District No. 7.....	160,435	2,818	18,948	2,367	6,247	11,432	143,368	26,764	106,950		10,368	85	489,812	6,927	482,885	
Illinois, District No. 7.....	1,882,596	25,997	68,843	104,706	78,397	13,696	281,916	70,230	455,474	60	82,208	1,441	3,066,104	67,002	2,999,102	
Michigan, District No. 7.....	381,673	455	9,277	9,880	5,726	6,506	285,886	58,399	292,549		19,003	737	1,070,151	14,147	1,056,004	
Wisconsin, District No. 7.....	181,279	156	8,292	2,074	13,425	6,627	105,977	18,484	65,545		3	16,722	99	418,683	9,235	409,448
Missouri, District No. 10.....	119,262	185	27,099	5,206	11,247	2,873	19,829	9,719	47,602	1,073	8,697	57	252,849	2,263	250,586	
New Mexico, District No. 10.....	25,561		6,740		1,171	785	12,040	4,197	16,778		588	28	67,888	739	67,149	
Oklahoma, District No. 10.....	247,532	18,144	56,565	1,440	2,895	7,589	30,621	17,277	116,299	5,600	14,879	203	519,044	3,950	515,094	



## U. S. Government Obligations Held by National Banks, by States, June 30, 1953

[In thousands of dollars]

Location	U. S. Government obligations, direct and guaranteed									Federal Housing Administration debentures	Total
	Direct obligations										
	Treasury bills	Treasury certificates of indebtedness	Treasury notes	U. S. non-marketable bonds (savings series F, G; investment series A-1965, B-1975-80; and depository bonds)	Other U. S. bonds maturing in 5 years or less	Other U. S. bonds maturing in 5 to 10 years	Other U. S. bonds maturing in 10 to 20 years	U. S. bonds maturing after 20 years	Total		
Maine.....	6,479	1,360	9,686	8,456	34,175	15,663	7,801	228	83,848	11	83,859
New Hampshire.....	5,555	3,934	13,116	3,971	23,741	6,934	6,762	616	64,629	41	64,670
Vermont.....	4,287	3,154	9,839	7,609	14,336	5,511	4,441	173	49,350	42	49,392
Massachusetts.....	75,528	43,216	91,261	34,956	305,441	212,756	131,616	1,226	896,000	56	896,056
Rhode Island.....	13,064	1,056	17,130	1,325	41,574	6,904	4,178	32	85,263	-----	85,263
Connecticut.....	36,041	18,243	50,370	14,542	123,620	72,931	20,129	786	336,662	12	336,674
Total New England States.....	140,954	70,963	191,402	70,859	542,887	320,699	174,927	3,061	1,515,752	162	1,515,914
New York.....	504,113	154,322	475,226	134,252	1,346,563	780,086	210,829	6,918	3,612,309	1,734	3,614,043
New Jersey.....	35,828	42,705	193,333	70,497	373,990	185,469	218,541	4,695	1,125,058	847	1,125,905
Pennsylvania.....	158,238	114,246	343,824	159,522	774,960	474,228	440,377	9,350	2,474,745	37	2,474,782
Delaware.....	2,073	805	1,398	1,922	4,575	989	1,330	10	13,102	-----	13,102
Maryland.....	15,945	6,298	31,151	18,982	102,687	83,544	41,712	815	301,134	3	301,137
District of Columbia.....	52,743	39,228	90,187	11,591	86,161	37,154	2,133	636	319,833	-----	319,833
Total Eastern States.....	768,940	357,604	1,135,119	396,766	2,688,936	1,561,470	914,922	22,424	7,846,181	2,621	7,848,802
Virginia.....	32,496	38,865	96,901	42,950	171,344	66,004	29,411	562	478,533	17	478,550
West Virginia.....	12,877	24,458	43,933	16,867	97,455	26,599	20,633	608	243,430	-----	243,430
North Carolina.....	12,053	16,246	21,435	9,155	68,964	19,404	7,325	101	154,683	-----	154,683
South Carolina.....	6,100	45,720	28,971	12,642	67,518	18,154	3,889	67	183,061	-----	183,061
Georgia.....	28,384	21,522	78,689	13,230	102,607	44,456	11,799	290	300,977	-----	300,977
Florida.....	71,315	67,560	182,854	20,149	227,455	39,114	112,320	1,165	721,932	-----	721,932
Alabama.....	33,982	37,280	75,578	13,178	112,864	48,739	12,140	346	334,107	9	334,116
Mississippi.....	8,381	6,585	10,938	4,708	35,519	8,486	3,141	108	77,866	-----	77,866
Louisiana.....	71,707	142,508	125,439	7,826	135,868	32,335	48,098	476	564,257	-----	564,257
Texas.....	260,361	225,220	366,501	53,072	632,778	229,097	108,156	4,765	1,879,950	3	1,879,953
Arkansas.....	14,393	21,865	43,642	9,876	52,407	13,210	7,260	283	162,936	-----	162,936
Kentucky.....	15,466	30,486	73,594	12,482	97,222	33,687	20,862	170	283,969	4	283,973
Tennessee.....	49,457	56,452	107,338	17,154	184,605	70,693	16,664	1,602	503,965	6	503,971
Total Southern States.....	616,972	734,767	1,255,813	233,289	1,986,606	649,978	401,698	10,543	5,889,606	39	5,889,705
Ohio.....	151,819	190,433	431,487	58,111	620,518	159,350	96,001	1,483	1,709,202	23	1,709,225
Indiana.....	66,997	108,482	220,204	35,656	306,221	122,367	58,493	2,100	920,520	24	920,544
Illinois.....	260,235	379,966	880,625	114,261	1,412,238	689,653	329,133	7,849	4,073,960	7	4,073,967
Michigan.....	115,134	71,067	331,604	33,851	469,981	379,881	95,325	4,203	1,501,046	6,459	1,507,505
Wisconsin.....	39,676	31,708	217,016	43,904	211,050	106,275	33,583	698	683,910	59	683,969
Minnesota.....	28,663	56,208	148,668	52,886	288,887	78,674	46,623	585	701,194	-----	701,194
Iowa.....	26,375	38,287	75,976	28,895	100,060	29,777	3,879	168	303,417	-----	303,417
Missouri.....	85,190	71,098	110,170	15,945	259,597	70,650	6,719	1,598	620,967	27	620,994
Total Middle Western States.....	774,089	947,249	2,415,750	383,509	3,668,552	1,636,627	669,756	18,684	10,514,216	6,599	10,520,815
North Dakota.....	7,338	9,094	35,121	13,099	41,903	10,339	621	84	117,599	7	117,606
South Dakota.....	4,189	10,815	34,421	8,998	34,314	6,048	1,243	407	100,435	4	100,439
Nebraska.....	23,708	33,020	80,452	21,763	129,146	63,452	26,760	400	378,701	3	378,704
Kansas.....	70,894	69,921	91,074	23,875	126,701	24,034	18,952	416	425,867	103	425,970
Montana.....	8,848	17,866	51,059	9,108	36,158	6,258	1,085	109	130,491	-----	130,491
Wyoming.....	14,030	13,781	20,627	4,645	28,736	6,477	1,262	181	89,739	-----	89,739
Colorado.....	94,637	51,613	82,249	16,117	100,371	33,540	15,937	590	395,054	-----	395,054
New Mexico.....	26,833	14,066	36,304	5,131	27,086	14,652	1,806	163	126,041	-----	126,041
Oklahoma.....	71,088	69,134	133,956	24,667	156,209	42,689	29,064	426	527,233	19	527,252
Total Western States.....	321,565	289,310	565,263	127,403	680,424	207,489	96,730	2,776	2,291,160	136	2,291,296
Washington.....	11,974	19,193	57,163	16,040	219,422	143,341	46,081	188	513,402	-----	513,402
Oregon.....	13,916	4,444	50,704	4,515	77,492	103,096	143,603	1,734	399,504	-----	399,504
California.....	156,684	239,081	658,498	75,872	1,744,733	377,186	243,537	6,390	3,501,981	14,149	3,516,130
Idaho.....	6,328	6,780	6,710	4,517	41,767	39,357	39,993	4,060	149,512	-----	149,512
Utah.....	23,627	27,650	7,304	5,388	15,576	13,977	13,116	4,909	111,547	3	111,550
Nevada.....	4,118	4,958	10,798	2,973	36,187	14,823	3,582	77	77,459	-----	77,459
Arizona.....	2,838	18,597	13,967	2,517	48,459	27,278	9,030	765	123,451	35	123,486
Total Pacific States.....	219,485	320,703	805,144	111,822	2,183,636	719,058	498,942	18,046	4,876,836	14,187	4,891,023
Total United States (exclusive of possessions).....	2,842,005	2,720,596	6,368,491	1,323,648	11,751,241	5,095,321	2,756,975	75,534	32,933,811	23,744	32,957,555
Alaska (nonmember bank).....	1,442	5,797	6,895	16,155	5,592	2,174	1,576	-----	39,631	-----	39,631
The Territory of Hawaii (nonmember bank).....	-----	700	18,853	3,675	21,975	1,065	1,763	-----	48,031	-----	48,031
Virgin Islands of the United States (nonmember bank).....	2,088	1,146	-----	260	318	-----	-----	25	3,837	-----	3,837
Total possessions (nonmember banks).....	3,530	7,643	25,748	20,090	27,885	3,239	3,339	25	91,499	-----	91,499
Total United States and possessions.....	2,845,535	2,728,239	6,394,239	1,343,738	11,779,126	5,098,560	2,760,314	75,559	33,025,310	23,744	33,049,054
New York City (central Reserve city).....	462,450	120,015	342,267	46,097	933,092	595,025	67,231	1,544	2,567,721	1,432	2,569,153
Chicago (central Reserve city).....	114,374	216,584	449,813	9,332	580,384	471,528	266,876	4,430	2,113,321	-----	2,113,321
Other Reserve cities.....	1,027,794	977,417	2,493,471	205,620	4,875,465	2,121,983	1,181,719	29,213	12,912,682	20,690	12,933,372
Country banks (member banks).....	1,237,387	1,406,580	3,082,940	1,062,599	5,362,300	1,906,785	1,241,149	40,347	15,340,087	1,622	15,341,709
Possessions (nonmember banks).....	3,530	7,643	25,748	20,090	27,885	3,239	3,339	25	91,499	-----	91,499

## States Located in 2 Federal Reserve Districts—U. S. Government Obligations Held by Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	6,248	6,588	25,023	3,409	26,585	16,471	4,616	403	89,343	12	89,355
New Jersey, District No. 2.....	23,509	28,224	124,955	49,587	271,293	130,422	184,609	3,821	816,420	805	817,225
Kentucky, District No. 4.....	6,723	8,984	25,670	7,485	42,888	6,453	9,207	70	107,480	-----	107,480
Pennsylvania, District No. 4.....	93,988	57,618	174,209	46,856	353,155	197,937	186,564	4,698	1,115,025	-----	1,115,025
West Virginia, District No. 4.....	2,760	1,512	1,638	2,622	4,668	623	1,479	10	15,312	-----	15,312
Louisiana, District No. 6.....	50,784	118,515	96,570	6,114	122,512	29,598	48,029	345	472,467	-----	472,467
Mississippi, District No. 6.....	5,745	4,880	7,570	3,912	28,620	6,519	2,766	96	60,108	-----	60,108
Tennessee, District No. 6.....	38,980	34,180	99,766	13,034	130,883	43,434	6,945	1,362	368,584	6	368,590
Indiana, District No. 7.....	54,064	83,803	192,938	29,242	265,352	112,097	54,750	2,027	794,273	5	794,278
Illinois, District No. 7.....	237,878	356,746	816,440	86,561	1,312,346	646,684	306,351	7,524	3,770,530	7	3,770,537
Michigan, District No. 7.....	105,547	66,892	323,370	23,741	444,731	376,127	93,977	4,203	1,438,888	6,447	1,445,335
Wisconsin, District No. 7.....	30,524	27,186	203,581	35,621	173,519	102,012	31,731	620	604,794	59	604,853
Missouri, District No. 10.....	45,194	52,851	55,870	5,391	95,785	33,232	1,292	1,340	290,955	5	290,960
New Mexico, District No. 10.....	20,017	10,702	24,007	3,668	19,143	9,662	891	158	88,248	-----	88,248
Oklahoma, District No. 10.....	70,888	68,396	132,374	24,459	153,811	42,516	28,878	426	521,748	19	521,767



# **Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, by States, June 30, 1953**

[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total
Maine.....	9,624	12,980	14	107	6,710	22,379	51,814
New Hampshire.....	12,389	11,012	18	13	7,759	21,208	52,399
Vermont.....	4,305	6,525	15	61	3,819	13,756	28,481
Massachusetts.....	221,436	71,442	488	2,950	54,206	453,419	803,941
Rhode Island.....	7,533	5,125	-----	5	4,300	15,925	32,888
Connecticut.....	55,480	68,886	383	27	23,259	90,067	238,102
Total New England States.....	310,767	175,970	918	3,163	100,053	616,754	1,207,625
New York.....	1,023,168	122,275	45	14,907	103,489	2,234,738	3,498,622
New Jersey.....	76,458	132,699	238	4	60,309	254,432	524,140
Pennsylvania.....	328,213	301,280	414	2,714	126,094	923,082	1,681,797
Delaware.....	339	985	-----	-----	831	3,865	6,020
Maryland.....	53,470	43,902	4	99	14,346	101,437	213,258
District of Columbia.....	33,090	33,506	-----	68	13,184	116,059	193,907
Total Eastern States.....	1,514,738	634,647	701	17,792	318,253	3,633,613	6,119,744
Virginia.....	85,368	70,926	426	16	30,208	136,117	323,061
West Virginia.....	18,058	44,909	50	-----	15,754	60,871	139,642
North Carolina.....	31,567	43,108	20	-----	12,857	62,120	149,672
South Carolina.....	29,576	42,561	190	1	14,136	58,892	145,356
Georgia.....	110,000	69,397	260	-----	18,294	127,866	325,817
Florida.....	79,594	155,207	286	84	29,851	197,518	462,540
Alabama.....	45,570	80,778	405	87	22,668	124,469	273,977
Mississippi.....	4,255	32,084	-----	-----	5,858	26,538	68,735
Louisiana.....	93,024	97,085	441	22	19,889	168,334	378,795
Texas.....	360,954	885,509	7,162	1,727	88,376	834,953	2,178,681
Arkansas.....	18,857	48,767	15	-----	8,680	57,253	133,572
Kentucky.....	18,947	49,345	-----	-----	14,944	87,066	170,302
Tennessee.....	101,707	151,523	133	2	28,297	186,592	468,254
Total Southern States.....	997,477	1,771,199	9,388	1,939	309,812	2,128,589	5,218,404
Ohio.....	223,277	208,565	219	696	71,795	493,262	997,814
Indiana.....	87,823	160,603	149	8	42,141	239,732	530,456
Illinois.....	617,334	381,300	1,271	2,234	96,631	1,547,756	2,646,525
Michigan.....	211,180	122,679	629	1,477	61,767	456,600	854,332
Wisconsin.....	80,808	88,805	-----	26	23,271	178,322	371,232
Minnesota.....	168,907	123,180	268	517	23,079	246,321	562,272
Iowa.....	33,086	69,494	193	-----	12,787	103,524	219,084
Missouri.....	164,228	125,219	53	102	20,238	272,102	581,942
Total Middle Western States.....	1,586,643	1,279,845	2,782	5,060	351,709	3,537,619	6,763,658
North Dakota.....	3,628	15,924	-----	44	3,398	28,039	51,033
South Dakota.....	5,257	18,003	-----	-----	4,026	29,805	57,091
Nebraska.....	57,345	84,205	270	-----	10,515	143,872	296,207
Kansas.....	22,044	121,773	118	-----	13,813	142,094	299,842
Montana.....	8,161	24,244	41	90	5,165	36,290	73,991
Wyoming.....	5,096	20,246	-----	-----	4,060	23,663	53,065
Colorado.....	47,304	87,941	101	11	14,191	132,609	282,157
New Mexico.....	7,045	40,288	-----	-----	5,944	34,926	88,203
Oklahoma.....	50,040	222,877	531	-----	21,802	165,438	460,688
Total Western States.....	205,920	635,501	1,061	145	82,914	736,736	1,662,277
Washington.....	114,114	61,908	641	659	28,311	254,561	460,194
Oregon.....	69,578	27,258	695	420	14,522	158,765	271,238
California.....	693,256	234,839	3,395	4,736	106,839	1,273,711	2,316,776
Idaho.....	12,880	11,419	-----	-----	5,875	35,167	65,341
Utah.....	13,852	8,807	-----	-----	3,763	43,670	70,092
Nevada.....	6,621	4,159	-----	-----	5,001	19,555	35,336
Arizona.....	21,660	15,957	-----	334	8,839	41,790	88,580
Total Pacific States.....	931,961	364,347	4,731	6,149	173,150	1,827,219	3,307,557
Total United States (exclusive of possessions).....	5,547,506	4,861,509	19,581	34,248	1,335,891	12,480,530	24,279,265
Alaska (nonmember banks).....	2,757	942	-----	38	3,963	115,692	23,392
The Territory of Hawaii (nonmember bank).....	6,447	660	41	17	13,406	119,288	39,859
Virgin Islands of the United States (nonmember bank).....	-----	10	-----	1	328	1,791	1,130
Total possessions (nonmember banks).....	9,204	1,612	41	56	17,697	135,771	64,381
Total United States and possessions.....	5,556,710	4,863,121	19,622	34,304	1,353,588	12,516,301	24,343,646
New York City (central Reserve city).....	945,958	5,405	-----	14,727	39,205	1,940,905	2,945,300
Chicago (central Reserve city).....	499,161	94,678	1,211	2,225	26,415	1,084,450	1,708,140
Other Reserve cities.....	3,218,066	1,696,673	11,642	15,672	426,038	5,499,120	10,867,211
Country banks (member banks).....	884,321	3,064,753	6,728	1,624	844,233	3,956,955	8,758,614
Possessions (nonmember banks).....	9,204	1,612	41	56	17,697	135,771	64,381

## **States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, etc., of Banks Located in Federal Reserve District Specified**

Connecticut, District No. 2.....	13,234	12,771	-----	9	5,940	21,851	53,805
New Jersey, District No. 2.....	63,566	92,472	138	4	41,964	190,231	388,375
Kentucky, District No. 4.....	2,255	21,545	-----	-----	6,503	28,871	59,174
Pennsylvania, District No. 4.....	149,460	93,213	113	126	47,964	462,813	753,689
West Virginia, District No. 4.....	1,511	2,308	-----	-----	1,173	4,391	9,383
Louisiana, District No. 6.....	84,509	66,194	441	22	14,844	148,096	314,106
Mississippi, District No. 6.....	3,766	26,325	-----	-----	4,665	21,059	55,815
Tennessee, District No. 6.....	54,990	96,614	100	-----	20,071	113,749	285,524
Indiana, District No. 7.....	78,860	136,355	149	8	35,288	206,705	457,365
Illinois, District No. 7.....	589,589	318,018	1,261	2,234	84,932	1,478,348	2,474,382
Michigan, District No. 7.....	209,745	115,392	629	1,476	58,849	444,170	830,261
Wisconsin, District No. 7.....	78,133	75,821	-----	26	20,349	161,760	336,089
Missouri, District No. 10.....	85,127	76,164	53	44	7,817	116,259	285,464
New Mexico, District No. 10.....	6,185	24,209	-----	-----	3,785	20,740	54,919
Oklahoma, District No. 10.....	49,863	217,987	531	-----	21,156	163,021	452,558

<sup>1</sup> Reserve with approved national banking associations.

[In thousands of dollars]

## Deposits of National Banks,

Location	Demand deposits						Total
	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. <sup>1</sup>	
Maine.....	127,295	4,004	8,050	8,192	10	3,179	150,730
New Hampshire.....	125,468	5,939	11,197	8,171	-----	5,111	155,886
Vermont.....	59,546	1,544	3,200	1,206	-----	2,703	68,199
Massachusetts.....	1,952,279	84,941	158,341	294,227	30,440	40,059	2,560,287
Rhode Island.....	103,758	5,168	18,492	4,545	20	5,079	137,062
Connecticut.....	623,536	32,220	36,337	21,084	12	31,353	744,572
Total New England States.....	2,991,882	133,816	235,617	337,425	30,482	87,514	3,816,736
New York.....	7,739,441	381,505	390,159	1,161,291	483,276	434,682	10,590,354
New Jersey.....	1,305,343	44,973	163,920	42,211	52	46,362	1,602,861
Pennsylvania.....	3,915,057	184,452	182,857	459,064	14,970	59,593	4,815,993
Delaware.....	18,150	254	173	12	-----	391	18,980
Maryland.....	431,610	20,742	69,404	65,866	637	3,023	501,282
District of Columbia.....	543,818	18,571	116	47,226	4,539	9,340	623,610
Total Eastern States.....	13,953,419	650,497	806,629	1,775,670	503,474	553,391	18,243,080
Virginia.....	667,749	26,178	70,258	95,993	68	15,452	875,698
West Virginia.....	307,654	8,664	46,045	27,785	-----	6,385	396,533
North Carolina.....	329,148	10,158	28,325	24,586	50	11,456	403,753
South Carolina.....	317,788	20,607	66,931	14,407	-----	6,564	426,297
Georgia.....	649,413	22,724	109,862	147,032	25	4,026	933,082
Florida.....	999,782	17,435	166,584	156,689	2,244	15,242	1,357,976
Alabama.....	618,184	17,871	79,360	67,219	393	6,531	789,558
Mississippi.....	127,370	4,297	35,962	17,532	-----	783	185,944
Louisiana.....	749,014	17,473	192,763	165,354	6,132	13,305	1,144,041
Texas.....	4,153,881	120,534	405,835	949,248	9,868	64,458	5,703,824
Arkansas.....	287,406	5,955	44,968	42,412	-----	2,218	382,959
Kentucky.....	451,329	15,674	34,422	34,967	-----	5,324	541,716
Tennessee.....	812,347	19,766	136,821	249,966	287	11,156	1,230,343
Total Southern States.....	10,471,065	307,336	1,418,136	1,993,190	19,067	162,930	14,371,724
Ohio.....	2,326,497	138,198	265,946	209,409	3,223	52,736	2,996,009
Indiana.....	1,089,387	42,829	251,803	104,270	95	27,260	1,515,644
Illinois.....	5,604,758	214,350	512,281	1,110,889	31,937	79,811	7,554,026
Michigan.....	1,909,635	200,493	134,486	184,487	4,456	29,987	2,463,544
Wisconsin.....	790,521	54,537	57,711	109,369	784	15,869	1,028,791
Minnesota.....	1,040,887	48,781	187,273	299,291	3,080	19,253	1,598,565
Iowa.....	430,065	14,231	82,796	104,505	-----	4,872	636,469
Missouri.....	1,112,893	41,629	63,917	407,322	1,201	10,751	1,637,713
Total Middle Western States.....	14,304,643	755,048	1,556,213	2,529,542	44,776	240,539	19,430,761
North Dakota.....	150,875	2,232	13,665	8,156	35	1,780	176,743
South Dakota.....	162,959	3,672	28,247	8,802	-----	1,782	205,462
Nebraska.....	651,464	15,265	68,063	150,470	4	6,688	891,954
Kansas.....	633,342	15,966	168,315	94,643	-----	7,204	919,470
Montana.....	197,751	3,429	27,653	11,155	-----	2,899	242,887
Wyoming.....	121,219	1,525	26,685	8,633	-----	1,278	159,340
Colorado.....	593,159	22,705	45,483	72,798	78	7,451	741,674
New Mexico.....	170,011	8,828	64,948	11,179	-----	2,893	257,859
Oklahoma.....	1,021,894	19,547	136,731	189,190	283	13,803	1,381,448
Total Western States.....	3,702,674	93,169	579,790	555,026	400	45,778	4,976,837
Washington.....	1,054,715	31,793	155,158	72,097	5,388	15,860	1,335,011
Oregon.....	688,836	17,413	91,572	33,625	1,681	18,201	851,328
California.....	5,377,280	173,406	552,575	252,204	76,297	241,739	6,073,501
Idaho.....	194,099	5,300	51,134	2,352	-----	2,547	255,432
Utah.....	169,884	2,982	26,401	16,223	-----	2,264	218,154
Nevada.....	92,732	3,565	19,115	996	-----	2,355	118,763
Arizona.....	265,561	3,982	47,237	4,821	1,771	6,617	329,989
Total Pacific States.....	7,843,107	238,441	943,192	382,718	85,137	289,583	9,782,178
Total United States (exclusive of possessions).....	53,266,790	2,178,307	5,539,577	7,573,571	683,336	1,379,735	70,621,316
Alaska (nonmember banks).....	42,632	7,974	4,093	759	-----	557	56,015
The Territory of Hawaii (nonmember bank).....	58,122	18,585	12,765	1,392	402	2,860	94,130
Virgin Islands of the United States (nonmember bank).....	1,835	256	1,232	40	-----	16	3,379
Total possessions (nonmember banks).....	102,593	26,815	18,090	2,191	402	3,433	153,524
Total United States and possessions.....	53,369,383	2,205,122	5,557,667	7,575,762	683,738	1,383,168	70,774,840
New York City (central Reserve city).....	6,358,575	335,892	143,116	1,144,298	482,427	390,727	8,855,035
Chicago (central Reserve city).....	3,349,966	160,599	299,165	1,008,175	31,728	41,365	4,890,998
Other Reserve cities.....	22,179,295	1,036,693	2,297,768	4,577,139	162,049	490,736	30,743,680
Country banks (member banks).....	21,378,954	645,123	2,799,528	843,959	7,132	456,907	26,131,603
Possessions (nonmember banks).....	102,593	26,815	18,090	2,191	402	3,433	153,524

## States Located in 2 Federal Reserve Districts—Deposits

Connecticut, District No. 2.....	139,220	5,868	8,678	4,692	-----	6,131	164,589
New Jersey, District No. 2.....	955,066	35,458	106,759	40,450	52	38,804	1,176,589
Kentucky, District No. 4.....	171,080	3,279	14,455	2,406	-----	1,479	192,699
Pennsylvania, District No. 4.....	1,871,573	104,564	56,337	191,581	1,885	18,832	2,244,772
West Virginia, District No. 4.....	17,455	955	3,473	1,937	-----	442	24,260
Louisiana, District No. 6.....	591,475	12,742	172,141	143,867	6,132	8,513	934,870
Mississippi, District No. 6.....	96,007	3,324	28,414	17,159	-----	612	145,516
Tennessee, District No. 6.....	500,141	13,520	92,590	133,291	-----	8,773	748,315
Indiana, District No. 7.....	926,617	37,677	221,467	87,222	95	22,707	1,295,785
Illinois, District No. 7.....	5,273,525	206,989	456,128	1,036,447	31,937	76,880	7,081,406
Michigan, District No. 7.....	1,862,828	198,473	125,551	184,193	4,456	28,903	2,404,404
Wisconsin, District No. 7.....	713,988	52,111	47,836	106,169	784	14,809	935,697
Missouri, District No. 10.....	453,058	13,476	22,291	244,002	604	4,825	738,256
New Mexico, District No. 10.....	93,383	7,947	50,137	10,151	-----	2,068	163,686
Oklahoma, District No. 10.....	1,007,497	19,447	133,651	188,831	283	13,417	1,363,128

<sup>1</sup> Includes dividend checks, letters of credit, and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).



by States, June 30, 1953

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	
87,105	72	6	493			87,676	Maine.
45,177	290	15	63			45,545	New Hampshire.
74,693	148	3	375			75,219	Vermont.
423,089	8,320	1,570	5,502	65	10,000	448,546	Massachusetts.
62,722		23	383			63,353	Rhode Island.
189,962	2,018	15	893			192,888	Connecticut.
882,748	11,073	1,632	7,709	65	10,000	913,227	Total New England States.
1,967,525	49,368		55,002	4,896	215,387	2,292,178	New York.
1,159,947	5,000		17,732	28		1,182,707	New Jersey.
2,068,659	4,715	876	70,870	247	500	2,145,867	Pennsylvania.
12,784	10		81			12,875	Delaware.
161,069	6,931		1,059	20		169,079	Maryland.
100,911	8,690	1,025			500	111,126	District of Columbia.
5,470,895	74,714	1,901	144,744	5,191	216,387	5,913,832	Total Eastern States.
370,116	20,866	120	24,021	456		415,579	Virginia.
151,134	1,211	185	603	227		153,360	West Virginia.
87,761	2,717		17,800	189		108,467	North Carolina.
56,553	7,655	7	567	175		64,957	South Carolina.
157,235	5,332	1,141	356	6		164,070	Georgia.
235,700	8,607	66	11,916	310		256,599	Florida.
214,839	3,998	10	264	579		219,690	Alabama.
47,217	728		10			47,955	Mississippi.
200,175	798	45	3,976		250	205,244	Louisiana.
610,117	20,849	1,169	105,813	5,372		743,320	Texas.
66,592	245	34	661	210		67,742	Arkansas.
121,823	1,617	16	1,744	50		125,250	Kentucky.
342,403	3,969	173	8,788	1,057		356,390	Tennessee.
2,661,665	78,592	2,966	176,519	8,631	250	2,928,623	Total Southern States.
1,094,800	1,909	185	83,071	404		1,180,369	Ohio.
522,722	3,470	2,225	472	399		529,288	Indiana.
2,281,537	5,553	1,247	104,011	3,520	4,000	2,399,868	Illinois.
1,081,296	2,215	40	12,929	338		1,096,818	Michigan.
507,691	5,234	1,052	1,292	388		515,657	Wisconsin.
531,038	383	70	5,137	139		536,767	Minnesota.
167,934	2,270	53	100			170,357	Iowa.
250,145	1,563	541	6,107	210		258,566	Missouri.
6,437,163	22,597	5,413	213,119	5,398	4,000	6,687,690	Total Middle Western States.
71,993	657	6	359			73,015	North Dakota.
58,650	1,026	3	2,281			61,960	South Dakota.
117,244	49	33	97			117,423	Nebraska.
115,550	3,383	41	524	23		119,521	Kansas.
57,283	15		182	6		57,485	Montana.
46,141	385	18	971			47,515	Wyoming.
211,364	2,992	10	14,317	12		228,695	Colorado.
48,692	2,030	11	142			50,875	New Mexico.
152,359	5,199	97	8,663	737		167,055	Oklahoma.
879,276	15,736	219	27,536	777		923,544	Total Western States.
490,009	5,966	9		390	6,000	502,374	Washington.
431,853	45	13	10,309	50		442,270	Oregon.
4,605,859	38,510	237	482,398	3,400	76,600	5,206,904	California.
109,645	1,343	11	29	40		111,068	Idaho.
65,557	3,333	1,020		50		69,960	Utah.
59,106	1,800		241			61,147	Nevada.
90,688	2,025	10				92,723	Arizona.
5,852,717	53,022	1,300	492,977	3,930	82,500	6,486,446	Total Pacific States.
22,184,464	255,734	13,431	1,062,604	23,992	313,137	23,853,362	Total United States (exclusive of possessions).
17,504	11,525	10	3,498			32,537	Alaska (nonmember banks).
81,113	660	10	3,434			85,117	The Territory of Hawaii (nonmember bank).
2,767			325	4	1	3,097	Virgin Islands of the United States (nonmember bank).
101,384	12,085	20	7,257	4	1	120,751	Total possessions (nonmember banks)
22,285,848	267,819	13,451	1,069,861	23,996	313,138	23,974,113	Total United States and possessions.
831,750	44,640		22,708	3,150	215,387	1,117,635	New York City (central Reserve city).
918,887	3,150		8,000	3,600	4,000	937,537	Chicago (central Reserve city).
9,209,285	83,630	2,628	634,040	6,501	93,750	10,029,834	Other Reserve cities.
11,224,542	124,314	10,803	397,856	10,841		11,768,356	Country banks (member banks).
101,384	12,085	20	7,257	4	1	120,751	Possessions (nonmember banks).

## of Banks Located in Federal Reserve District Specified

73,712	10	5	796			74,523	Connecticut, District No. 2.
916,043	2,342		12,257	25		930,667	New Jersey, District No. 2.
60,195	7	1	848	30		61,081	Kentucky, District No. 4.
786,854	297	271	21,144	212		808,778	Pennsylvania, District No. 4.
10,768		10	384			11,162	West Virginia, District No. 4.
165,534	708	40	3,976		250	170,508	Louisiana, District No. 6.
41,198	699					41,897	Mississippi, District No. 6.
231,594	3,119	171	8,287	1,042		244,213	Tennessee, District No. 6.
446,536	3,380	2,205	201	359		452,681	Indiana, District No. 7.
2,102,494	4,831	1,213	78,241	3,610	4,000	2,194,289	Illinois, District No. 7.
1,010,486	2,093	10	12,852	338		1,025,779	Michigan, District No. 7.
440,817	5,234	842	1,176	388		448,457	Wisconsin, District No. 7.
85,327	3	9	1,112	50		86,501	Missouri, District No. 10.
39,898	2,025	11	142			42,076	New Mexico, District No. 10.
148,243	5,195	97	8,628	732		162,895	Oklahoma, District No. 10.

## Condition of National Banks in Each Federal Reserve District, June 30, 1953

[In thousands of dollars]

	District No. 1 (274 banks)	District No. 2 (489 banks)	District No. 3 (533 banks)	District No. 4 (436 banks)	District No. 5 (338 banks)	District No. 6 (290 banks)	District No. 7 (567 banks)	District No. 8 (325 banks)	District No. 9 (343 banks)	District No. 10 (623 banks)	District No. 11 (484 banks)	District No. 12 (172 banks)	Total (4,874 banks) <sup>1</sup>
<b>ASSETS</b>													
Loans and discounts, including overdrafts.....	1,940,165	6,830,202	1,752,596	2,731,810	1,498,561	1,906,100	5,196,968	1,275,974	1,189,565	1,796,384	2,568,734	7,732,531	36,419,590
U. S. Government obligations, direct and guaranteed.....	1,426,559	4,520,623	1,681,539	2,947,042	1,665,382	2,258,190	6,918,120	1,252,298	1,191,316	2,190,442	2,015,021	4,891,023	32,957,555
Obligations of States and political subdivisions.....	290,574	1,273,566	367,318	451,564	217,341	419,156	930,311	227,436	200,938	344,571	310,174	1,175,534	6,208,483
Other bonds, notes, and debentures.....	98,464	505,810	181,371	198,219	62,966	67,956	337,369	57,530	80,958	99,226	46,752	324,820	2,061,441
Corporate stocks, including stocks of Federal Reserve banks.....	10,102	49,490	10,959	17,659	7,443	9,635	25,793	6,479	5,161	8,494	12,363	37,322	200,900
<i>Total loans and securities.....</i>	<i>3,765,864</i>	<i>13,179,691</i>	<i>3,993,783</i>	<i>6,346,294</i>	<i>3,451,095</i>	<i>4,661,037</i>	<i>13,408,561</i>	<i>2,819,717</i>	<i>2,667,938</i>	<i>4,439,117</i>	<i>4,963,044</i>	<i>14,161,290</i>	<i>77,847,969</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	1,153,820	3,940,802	1,069,893	1,820,060	1,157,513	1,717,779	4,317,181	982,063	803,601	1,724,212	2,284,784	3,307,557	24,279,265
Bank premises owned, furniture and fixtures.....	45,607	121,058	43,993	71,319	43,863	63,731	76,044	26,601	19,153	35,176	79,399	146,883	772,827
Real estate owned other than bank premises.....	487	621	967	7	879	1,792	572	535	577	839	12,802	3,671	23,749
Investments and other assets indirectly representing bank premises or other real estate.....	800	3,200	1,193	8,564	1,129	1,079	3,870	251	3,556	2,468	6,469	26,332	58,911
Customers' liability on acceptances.....	24,661	46,825	457	1,127	579	3,395	3,492	980	557	20	8,326	31,982	122,401
Income accrued but not yet collected.....	7,517	35,383	4,791	13,677	4,120	10,531	33,809	5,121	7,731	6,879	7,267	46,446	183,272
Other assets.....	6,776	53,648	6,259	4,712	3,851	5,152	16,344	3,003	2,262	3,648	4,974	18,565	129,194
<b>Total assets.....</b>	<b>5,005,532</b>	<b>17,381,228</b>	<b>5,121,336</b>	<b>8,265,760</b>	<b>4,663,627</b>	<b>6,464,496</b>	<b>17,859,873</b>	<b>3,838,271</b>	<b>3,505,375</b>	<b>6,212,359</b>	<b>7,357,065</b>	<b>17,742,666</b>	<b>103,417,588</b>
<b>LIABILITIES</b>													
Demand deposits of individuals, partnerships, and corporations.....	2,852,662	8,833,727	2,411,911	4,386,603	2,580,314	3,455,002	9,207,023	2,065,062	1,675,812	3,553,122	4,402,445	7,843,107	53,266,790
Time deposits of individuals, partnerships, and corporations.....	809,036	2,957,280	1,538,493	1,952,617	916,776	1,046,100	4,168,267	665,095	856,648	763,767	657,668	5,852,717	22,184,464
Deposits of U. S. Government and postal savings.....	140,638	474,556	97,348	249,676	153,362	111,507	531,612	71,978	65,082	110,582	148,368	292,763	2,447,472
Deposits of States and political subdivisions.....	233,852	573,651	239,136	445,658	321,272	673,750	1,026,348	277,933	283,800	540,416	550,196	1,436,169	6,602,181
Deposits of banks.....	373,280	1,910,069	282,879	411,087	280,787	676,238	1,564,403	448,170	334,157	771,314	987,367	554,285	8,594,036
Other deposits (certified and cashiers' checks, etc.).....	81,383	479,617	48,710	73,489	51,808	43,697	147,671	22,527	27,858	42,931	70,461	289,583	1,379,735
<b>Total deposits.....</b>	<b>4,490,851</b>	<b>15,228,900</b>	<b>4,618,477</b>	<b>7,519,130</b>	<b>4,304,319</b>	<b>6,006,294</b>	<b>16,645,324</b>	<b>3,550,765</b>	<b>3,243,357</b>	<b>5,782,132</b>	<b>6,816,505</b>	<b>16,268,624</b>	<b>94,474,678</b>
<i>Demand deposits.....</i>	<i>3,652,147</i>	<i>11,951,582</i>	<i>3,016,473</i>	<i>5,457,740</i>	<i>3,292,913</i>	<i>4,909,317</i>	<i>12,553,761</i>	<i>2,846,368</i>	<i>2,375,891</i>	<i>4,977,606</i>	<i>6,025,490</i>	<i>9,732,178</i>	<i>70,621,316</i>
<i>Time deposits.....</i>	<i>898,704</i>	<i>3,297,368</i>	<i>1,602,004</i>	<i>2,061,390</i>	<i>1,011,406</i>	<i>1,096,977</i>	<i>4,291,563</i>	<i>704,397</i>	<i>867,466</i>	<i>804,626</i>	<i>791,015</i>	<i>6,486,446</i>	<i>23,853,362</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	2,306	10,168	11,190	1,921	5,820	850	1,075	530	1,150	3,975	425	6,100	45,510
Mortgages or other liens on bank premises and other real estate.....	27,820	50,256	543	1,127	579	75	15	23	557	20	10,273	33,501	206
Acceptances outstanding.....	15,675	49,530	11,546	22,220	9,799	23,240	50,062	8,725	17,248	8,651	9,127	88,704	314,527
Income collected but not yet earned.....	21,248	84,148	10,081	31,486	12,947	20,035	55,879	10,311	13,516	15,428	24,865	88,804	388,748
Expenses accrued and unpaid.....	13,561	574,666	5,864	6,760	4,759	3,362	16,821	3,329	3,334	2,096	2,390	203,327	840,260
<b>Total liabilities.....</b>	<b>4,571,461</b>	<b>15,997,678</b>	<b>4,657,701</b>	<b>7,582,644</b>	<b>4,338,240</b>	<b>6,057,849</b>	<b>16,772,673</b>	<b>3,574,637</b>	<b>3,279,185</b>	<b>5,812,302</b>	<b>6,863,585</b>	<b>16,689,126</b>	<b>96,197,081</b>
<b>CAPITAL ACCOUNTS</b>													
Capital stock (see memoranda below).....	123,133	441,305	123,906	209,784	89,634	126,465	357,358	79,361	61,467	121,115	185,675	340,051	2,259,254
Surplus.....	209,534	692,498	241,252	370,272	158,658	188,675	487,503	119,157	111,038	159,556	208,524	455,820	3,402,487
Undivided profits.....	74,801	228,965	87,975	94,937	59,857	66,342	176,698	54,546	38,259	99,311	79,097	233,236	1,294,024
Reserves and retirement account for preferred stock.....	26,603	20,782	10,502	8,123	17,238	25,165	65,641	10,570	15,426	20,075	20,184	24,433	264,742
<b>Total capital accounts.....</b>	<b>434,071</b>	<b>1,383,550</b>	<b>463,635</b>	<b>683,116</b>	<b>325,387</b>	<b>406,647</b>	<b>1,087,200</b>	<b>263,634</b>	<b>226,190</b>	<b>400,057</b>	<b>493,480</b>	<b>1,053,540</b>	<b>7,220,507</b>
<b>Total liabilities and capital accounts.....</b>	<b>5,005,532</b>	<b>17,381,228</b>	<b>5,121,336</b>	<b>8,265,760</b>	<b>4,663,627</b>	<b>6,464,496</b>	<b>17,859,873</b>	<b>3,838,271</b>	<b>3,505,375</b>	<b>6,212,359</b>	<b>7,357,065</b>	<b>17,742,666</b>	<b>103,417,588</b>
<b>MEMORANDA</b>													
Par value of capital stock:													
Class A preferred stock.....	53	1,656	30	-----	-----	-----	2,575	-----	75	-----	200	582	5,171
Class B preferred stock.....	-----	212	85	-----	-----	-----	15	150	25	-----	-----	-----	487
Common stock.....	123,080	439,437	123,791	209,784	89,634	126,465	354,768	79,211	61,367	121,115	185,475	339,469	2,253,596
<b>Total.....</b>	<b>123,133</b>	<b>441,305</b>	<b>123,906</b>	<b>209,784</b>	<b>89,634</b>	<b>126,465</b>	<b>357,358</b>	<b>79,361</b>	<b>61,467</b>	<b>121,115</b>	<b>185,675</b>	<b>340,051</b>	<b>2,259,254</b>
Retirable value of preferred capital stock:													
Class A preferred stock.....	53	4,600	30	-----	-----	-----	2,575	-----	75	-----	400	582	8,315
Class B preferred stock.....	-----	237	85	-----	-----	-----	15	150	25	-----	-----	-----	512
<b>Total.....</b>	<b>53</b>	<b>4,837</b>	<b>115</b>	<b>-----</b>	<b>-----</b>	<b>-----</b>	<b>2,590</b>	<b>150</b>	<b>100</b>	<b>-----</b>	<b>400</b>	<b>582</b>	<b>8,827</b>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	388,857	1,448,621	547,026	1,064,618	691,532	1,187,656	1,614,710	367,013	487,509	941,531	1,035,219	2,641,693	12,415,985

<sup>1</sup> Exclusive of 7 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.



## Reserves of National Banks, June 30, 1953

[In thousands of dollars]

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves <sup>1</sup>	Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserves with Federal Reserve banks			Ratio of total reserves to net demand plus time deposits (percent)	Ratio of required reserves to net demand plus time deposits (percent)
						Total	Required <sup>2</sup>	Excess <sup>3</sup>		
Central Reserve city banks:										
District No. 2	8,855,035	951,363	7,903,672	1,117,635	9,021,307	1,940,005	1,963,939	-23,934	21.50	21.77
District No. 7	4,890,998	593,839	4,297,159	937,537	5,234,696	1,084,450	1,087,571	-3,121	20.72	20.78
Reserve city banks:										
District No. 1	1,819,803	195,381	1,624,422	162,417	1,786,839	343,521	334,629	8,892	19.23	18.73
District No. 2	131,669	11,412	120,257	22,022	142,279	22,081	25,373	-3,292	15.52	17.83
District No. 3	1,137,245	193,637	943,608	61,460	1,005,068	190,550	192,409	-1,859	18.96	19.14
District No. 4	3,404,560	454,580	2,949,980	840,339	3,790,319	644,490	640,416	4,074	17.00	16.90
District No. 5	1,306,361	203,036	1,103,325	190,010	1,293,335	229,798	232,066	-2,268	17.77	17.94
District No. 6	2,286,275	451,198	1,835,077	410,523	2,245,600	356,998	391,647	-34,649	15.90	17.44
District No. 7	4,013,127	610,908	3,402,219	1,472,668	4,874,887	774,606	768,804	5,802	15.89	15.77
District No. 8	1,451,529	261,785	1,189,744	238,311	1,428,055	245,694	252,248	-6,554	17.20	17.67
District No. 9	1,108,800	216,706	892,094	179,627	1,071,721	165,639	190,396	-24,757	15.37	17.62
District No. 10	2,805,789	533,094	2,272,695	396,729	2,669,424	436,542	478,343	-41,801	16.35	17.92
District No. 11	3,211,905	724,565	2,487,340	473,819	2,961,159	519,601	525,897	-6,296	17.55	17.76
District No. 12	8,066,617	1,064,358	7,002,259	5,581,909	12,584,168	1,569,600	1,735,366	-165,766	12.47	13.79
Country banks:										
District No. 1	1,832,344	265,351	1,566,993	676,287	2,243,280	251,382	244,286	7,096	11.21	10.89
District No. 2	2,944,828	364,711	2,580,117	2,157,711	4,737,828	484,734	464,878	19,856	10.23	9.81
District No. 3	1,879,228	247,626	1,631,602	1,540,544	3,172,146	337,785	304,541	33,244	10.65	9.60
District No. 4	2,053,180	247,554	1,805,626	1,221,051	3,026,677	344,847	307,994	36,853	11.39	10.18
District No. 5	1,986,552	323,186	1,663,366	821,396	2,484,762	301,307	265,521	35,786	12.13	10.69
District No. 6	2,623,042	421,746	2,201,296	686,454	2,887,750	375,759	327,356	48,403	13.01	11.34
District No. 7	3,449,636	499,667	2,949,969	1,881,358	4,831,327	535,451	496,377	39,074	11.08	10.27
District No. 8	1,394,839	210,599	1,184,240	466,086	1,650,326	206,354	181,916	24,438	12.50	11.02
District No. 9	1,267,091	180,979	1,086,112	687,839	1,773,951	203,808	182,465	21,343	11.49	10.29
District No. 10	2,171,717	372,395	1,799,322	407,897	2,207,219	305,716	258,886	47,830	13.85	11.71
District No. 11	2,813,585	583,310	2,230,275	317,196	2,547,471	352,193	308,968	43,225	13.83	12.13
District No. 12	1,715,561	231,950	1,483,611	904,537	2,388,148	257,619	247,142	10,477	10.79	10.35
All member national banks:										
District No. 1	3,652,147	460,732	3,191,415	838,704	4,030,119	594,903	576,915	17,988	14.76	14.36
District No. 2	11,931,532	1,327,486	10,604,046	3,297,368	13,901,414	2,446,820	2,454,190	-7,370	17.60	17.65
District No. 3	3,016,473	441,263	2,575,210	1,602,004	4,177,214	528,335	496,950	31,385	12.65	11.90
District No. 4	5,457,740	702,134	4,755,606	2,061,390	6,816,996	989,337	948,410	40,927	14.51	13.91
District No. 5	3,292,913	526,222	2,766,691	1,011,406	3,778,097	531,105	497,587	33,518	14.06	13.17
District No. 6	4,909,317	872,944	4,036,373	1,096,977	5,133,350	732,757	719,003	13,754	14.27	14.01
District No. 7	12,353,761	1,704,414	10,649,347	4,291,563	14,940,910	2,394,507	2,352,752	41,755	16.03	15.75
District No. 8	2,846,368	472,384	2,373,984	704,397	3,078,381	452,048	434,164	17,884	14.68	14.10
District No. 9	2,375,891	391,685	1,984,206	867,466	2,851,672	369,447	372,861	-3,414	12.96	13.08
District No. 10	4,977,506	905,489	4,072,017	804,626	4,876,643	742,258	736,729	-4,471	15.22	15.11
District No. 11	6,025,490	1,307,875	4,717,615	791,015	5,508,630	871,794	834,865	36,929	15.83	15.16
District No. 12	9,782,178	1,296,308	8,485,870	6,486,446	14,972,316	1,827,219	1,982,508	-155,289	12.20	13.24
Total, central Reserve city banks	13,746,033	1,545,202	12,200,831	2,055,172	14,256,003	3,024,455	3,051,510	-27,055	21.22	21.40
Total, Reserve city banks	30,743,680	4,914,660	25,829,020	10,029,834	35,858,854	5,499,120	5,767,594	-268,474	15.34	16.08
Total, country banks	26,131,603	3,949,074	22,182,529	11,768,356	33,950,885	3,956,955	3,589,830	367,125	11.65	10.57
Total, all member national banks	70,621,316	10,408,936	60,212,380	23,853,362	84,065,742	12,480,530	12,408,934	71,596	14.85	14.76
GEOGRAPHICAL SECTIONS										
New England States	3,816,736	486,737	3,329,999	913,227	4,243,226	616,754	601,403	15,351	14.54	14.17
Eastern States	18,243,080	2,149,385	16,093,695	5,913,832	22,007,527	3,633,613	3,560,802	72,811	16.51	16.18
Southern States	14,371,724	2,768,676	11,603,048	2,928,623	14,531,671	2,128,589	2,043,616	84,973	14.65	14.06
Middle Western States	19,430,761	2,866,409	16,564,352	6,687,690	23,252,042	3,537,619	3,502,146	35,473	15.21	15.06
Western States	4,976,837	841,421	4,135,416	923,544	5,058,960	736,736	718,459	-18,723	14.56	14.20
Pacific States	9,782,178	1,296,308	8,485,870	6,486,446	14,972,316	1,827,219	1,982,508	-155,289	12.20	13.24
Total, all member national banks	70,621,316	10,408,936	60,212,380	23,853,362	84,065,742	12,480,530	12,408,934	71,596	14.85	14.76
Nonmember national banks (in possessions)	153,524	10,816	142,708	120,751	263,459	453,468	39,519	13,949	20.29	15.00
Total, all national banks	70,774,840	10,419,752	60,355,088	23,974,113	84,329,201	12,533,998	12,448,453	85,545	14.86	14.76

<sup>1</sup> Demand balances with domestic banks (except reciprocal balances and balances with private banks and American branches of foreign banks), plus cash items in process of collection. The difference between the figures shown in this column and the figures shown against the corresponding captions under "Assets" of member banks is accounted for by an excess of allowable deductions over gross demand deposits at one bank.

<sup>2</sup> Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits—6 percent for all member banks; net demand deposits—24 percent for central Reserve city banks, 20 percent for Reserve city banks and 13 percent for country banks.

<sup>3</sup> The figures shown in this column are the differences between reserve balances reported by member banks on the call date and the reserves required to be maintained on the first business day following the call date. They are, therefore, merely approximations of the reserve position of member banks.

<sup>4</sup> The cash in vault and reserve with approved national banking associations.

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